Frequently Asked Questions

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Optum Pay questions

What is Optum Pay?

Optum Pay is a fully integrated, full-service payment and remittance advice solution for all sizes and types of healthcare professionals. Optum Pay services are administered through Optum Bank. Services are also available to non-medical entities, including billing services, and can easily integrate with practice management systems.

Optum Pay **speeds delivery of payments** by:

- Eliminating traditional paper checks
- Converting the paper remittances into 835 files and PDF documents
- Enhancing the reconciliation process
- Reducing paperwork
- Introducing greater efficiencies to the way we all do business.

Today, more than 1.8 million healthcare professionals use Optum Pay's electronic payment service to receive electronic claim payments. It's easy to enroll and the cost is low. There's also no software to buy or install. You simply create an account through our online enrollment portal using your current business information and select the electronic payment offering that's right for you. Within 7-10 days after completing your enrollment, you'll start seeing the benefits.

Why should I sign up for Optum Pay?

Optum Pay offers several benefits:

- **Improved cash flow** by 5-7 business days because mail time is eliminated
- **Elimination of bank fees** for depositing paper checks or lockbox processing
- **No more paper checks** to physically track and deposit
- **Safe and secure online access** to your electronic remittance advices (ERA) documents and files
- **Automated payment posting** capabilities that streamline your administrative processing

What payment options are available?

Optum Pay is a fee-for-service portal and offers two types of Electronic Funds Transfer (EFT) options:

1. **Automated Clearing House (ACH)** - This form of payment, also known as direct deposit, is the quickest form of payment. Simply provide your current banking information during enrollment and payments will be deposited directly into your existing bank account. There is no charge for the deposit – each payment is issued for the full amount of the claim payment.
    - **Basic Portal Access – free**
        - Access to the Optum Pay portal for an unlimited number of users
        - Access to 13 months of payment data
        - Online access to detailed remittance information (PRA and ERAs), as well as access to 835 files, for each payment processed through Optum Pay
        - Ability to associate a 3rd Party Billing Service
        - Payment and remittance notification emails
        - If your organization receives all 835 files from a Clearinghouse and you routinely auto-post claim payments, the basic portal access package would likely meet your needs.

- **Premium Portal Access – 0.5% per payment fee**
  Includes all features of the basic portal, as well as:
  - Enhanced practice management features that enable users to identify and sort new payments, payments pending reconciliation and fully reconciled payments
  - Expanded claims payment data that identifies the number of claims consolidated within a payment
  - Access to data aggregation tools, which eliminates individual data file downloads
  - Exclusive access to ACH payments from select payers
  - If your organization works with a third-party billing service or have significant claim volume, the premium portal access may be beneficial to you

2. **Virtual Card Payment (VCP)** - With this option, no banking information is shared with Optum Pay. VCPs are payment card transactions processed via your Visa/MasterCard point-of-sale terminal, like the way patient co-pays are processed. Each payment is issued for the full amount of the claim payment, but virtual card transactions are subject to additional terms and conditions, including fees, between you and your card service processor.
   - For each VCP, you'll receive a 16-digit, single-use virtual card with your remittance documents – the payment amount and all information needed to process the payment will be included.
   - Each single-use VCP is active for a limited amount of time. If you don't process the card as a credit transaction prior to the expiration date, a new virtual card will be automatically issued for the payment
   - If you choose to enroll in VCP, you will receive the premium level access referenced above at no additional cost.

What new features are available with premium portal access?

There are several new features:

- **New workflow management settings** on the View Payment tab make it easier to manage and reconcile claims
- Visibility into the **number of claims** consolidated within each payment, which allows for greater claim management efficiency
- **Data bundling** tools that streamline how you access and download data directly into your practice management system
- **36 months of historical claim payment data** is available in the Search Remittance tab so you can access older claim payments and exclusive access to ACH payments for select payers

What are the differences between the paid and the free service?

Optum Pay	Premium level	Basic level
Enhanced portal user experience & user interface with upgraded security	✓	✓
Access to claims payment data	36 Months	13 Months
Access to historical remittance/claims payment data	36 Months	13 Months
Single portal access to multi payer remittance PDFs	✓	✓
Data Option: • Downloadable 835 • Remittance PDF • Payer's proprietary remittance PDF	 ✓ ✓ ✓	 ✓ ✓ ✓
Third Party Billing Support *(reflects provider's access)*	✓	✓
Number of users	Unlimited	Unlimited
Administrative Management (controls access and data per user)	✓	✓
Payment search capabilities	✓	✗
Workflow management tools (sort claims based on reconciliation status and claim count per payment)	✓	✗
Data bundling	✓	Limited Availability
Fees	0.5% per payment *	✗

*0.5% per total payment amount (e.g., $5 for every $1,000 in payments). Fees will be capped at $2,000 per monthly billing cycle, per TIN. Billed monthly, taxes may apply.

Who is authorized to opt into Optum Pay premium portal access?
Any existing administrator associated with your organization's Tax ID or who has the authority to make decisions for your TIN, including whether to upgrade to Optum Pay premium portal access.

Who is authorized to pay for Optum Pay premium portal access?
In addition to the designated administrator(s) on the account, if your organization uses a 3rd party billing service to manage your claims, they will have the ability to process the payment on your behalf.

How much does it cost?
The fee is 0.5% of each claim payment processed through Optum Pay. To calculate the fee per payment, multiply the payment amount by .005 to arrive at the fee. Example: $100 payment x .005 = $0.50 fee. Fees will be capped at $2,000 per monthly billing period, per TIN. If you opt not to activate the paid (premium) access, a limited functionality will be available at no charge in the basic portal access, as outlined above.

How does an Optum Pay premium portal access invoice get paid?
Monthly, an email will be sent from Optum Pay. This will be sent to each administrator associated with the TIN. From this email, the admin will click on a link, taking them to the invoices tab (they need to login first). NOTE: if the provider TIN has an associated 3rd party billing service, that administrator will also receive a copy of the monthly invoice.

Each invoice will display a payment status. The user will click on the pay now button, then enter their bank account routing and account numbers that they would like to use for payment.

- Once paid, the pay now button is greyed out and information (via hover) displays who processed the transaction
- We will debit the account within 3 business days
- If payment fails, the pay now button will be enabled, and the provider will receive a call from Optum Pay

How do I remove a debit block?

If your financial institution has a debit block on your bank account, you will need to contact them and request that Optum Pay be added as an authorized agent to debit the account. You'll be asked to supply the following credentials to complete the process:

- ACH Company ID: 1243848776
- Company name: Optum Pay

How soon will I be able to use the new functionality after I select the 'I agree, let's get started' button to activate the Optum Pay premium portal access?

In most cases, you will see the new features and functions as soon as the next business day.

What are my options if I don't want to pay the fees?

If the full service, premium (paid) portal access isn't the right fit for your organization, you can access your claim payment data files at no charge with the basic portal access. Note that in the basic portal, you will not be able to search historical data, and you will only have 13 months of claim payment history.

I enrolled prior to 2021, am I required to upgrade to the full Optum Pay solution (premium portal access) to receive ACH payments?

No. If you elect not to enroll in the premium portal access, you will still receive ACH payments and you'll still have access to the provider portal to view payments and claim details. The premium Optum Pay portal access is optional.

How am I billed for Optum Pay?

Your organization will be charged one-half a percent (.005) per payment processed and paid through Optum Pay. To calculate the fee per payment, multiply the payment amount by .005. Example: $1,000 payment x .005 = $5 fee. Fees will be billed monthly and taxes may apply. We will send an email notification with the invoice to TIN level Admins. Payment can be made on the Optum Pay portal by selecting the Pay Now button on the Solutions | Invoices page.

When am I billed for Optum Pay?

Your organization will be billed monthly for any fees incurred the previous month (for example: fees accrued during the month of January will be invoiced within the first 5 business days of February).

Can I pay my bill without logging into the Optum Pay Portal?

Yes. Anyone authorized by your organization may use our Guest Payment link on the Optum Pay home page, www.optum.com/optumpay; the link is titled 'Pay an invoice now.' The Guest will enter the last four digits of the TIN and the Invoice number that needs to be paid to get started. The user will next enter information about who is authorizing the payment and the routing and bank account information. The payment confirmation will display on the screen and will also be available for existing Admins to view in the portal.

When I use the Guest Payment link to pay my Premium invoice, where will I find the payment confirmation information?

We'll display the name of the guest user that completed the payment, the date, the payment amount, and a confirmation number on the screen. It is recommended that you take a screen shot of this information. The same information can also be found on the Solutions|Invoices tab on the Optum Pay portal, viewable by an account admin.

Is there a maximum monthly cap for Premium fees?

Yes, invoice amounts are currently capped at $2,000 per month, per participating TIN.

Will I be taxed for this service?

Certain states charge taxes for services rendered:

- Arizona
- Connecticut
- District of Columbia
- Hawaii
- Iowa
- Massachusetts
- Maryland
- New Mexico
- New York
- Ohio
- Pennsylvania
- Rhode Island
- South Carolina
- South Dakota
- Tennessee
- Texas
- Utah
- Washington
- West Virginia

What if I'm tax exempt?

You can file your tax exemption certificate with Optum Pay by emailing it to optumpay_taxexempt@optum.com. To avoid processing delays, please include your TIN and contact information in the email, and please ensure your tax-exempt certificate:

- Is not expired
- Is filled out completely
- Is signed and dated
- Matches the organization name found on your Optum Pay account

Am I receiving the full amount of my claim payment from the Payer?

Yes, when the claim payment is paid through Optum Pay, your organization will be paid for the full post-adjudicated payment amount as determined by the Payer. The deposit amount will match the associated 835 file and other remittance advice documents.

Are there some Payer payments that are only available with Premium access?

Yes, some payers have elected to only distribute ACH payments when the provider is participating in Premium. If your organization is not participating in Premium, payments from those payers will be made via traditional paper check.

How do I access my Optum Pay payment and remittance information?

Access to all claim payment data is available on the Optum Pay provider website. Both the premium portal access (paid) as well as the basic portal access contain the 835 claim payment files along with the PDF documents.

How do I view the per payment fees?

Per payment fees will be displayed on the View Payments tab, and a month-to-date fee total will be available on the Solutions tab to make it easy to identify your costs. Optum Pay will provide a monthly invoice that will list total accrued fees per month. Invoices are currently capped at $2,000 per month (before any applicable taxes).

Can we sign up for Optum Pay if our organization uses a billing service/3rd party billing service practice management?

Your practice can associate your Optum Pay account with your billing service. Please contact your billing service vendor to ensure they enroll with Optum Pay under the *3rd Party Billing Service* enrollment option. After your Billing Service is enrolled, they can link their account to your Optum Pay account.

If my billing service is a user under my provider account, can I get more added?

Your biller should be set up under their own account. Please call the Optum Pay Provider Support Center and ask to have the billing service contact removed as a user from your healthcare organization account. The billing service should enroll using the billing service enrollment process and then the accounts should be added using the "Billing Services Information" tab in the portal.

Account management questions

How do I find my invoices?

Your invoice will be generated the first week of the month for fees incurred the month prior. Look for the invoice sub-tab the "Optum Pay Solutions" tab. Please note that invoices are capped at $2,000 per monthly billing cycle (before any applicable taxes).

Will fees be applied to HHS/HRSA stimulus payments?

No, if you have activated the Optum Pay premium portal access and receive payments from the COVID-19 HRSA Uninsured Testing and Treatment Fund, HHS Provider Relief Payments and/or the Provider Payment Service Initiative (PPSI), fees for those payments will not be incurred.

How do I cancel my Optum Pay premium portal access?

If you would like to cancel your premium (paid) portal access, you can do so at any time on the Solutions page; simply select the 'Cancel My Plan' link and select a cancel reason. Or you may download the cancellation fee form and email it to optumpay_cancel@optum.com. The form can be found by clicking on the Resources link next to the logout button.

How long does it take for Optum Pay premium portal access to be cancelled?

If you cancel online (via the Solutions tab), you will be moved to the basic portal access the next business day. If you cancel by using the cancellation form, it may take up to 7 business days to process your request.

What happens to my accrued fees if I cancel premium access?

If a provider cancels premium portal access, any accrued fees will be billed out the following month. If you wish to cancel after receiving an invoice, you may do so, and then pay the invoice. If your organization remains in the basic access plan, no future premium fees will accrue.

Who can access my information in Optum Pay and how do I manage users?

There are two levels of access for users within your organization:

- **Administrator**—These users can perform all functions for your Optum Pay account including electing payment options (ACH and/or VCP). They can update TIN and NPI bank account information. Administrators can add users as well as assign TINs and NPIs to specific users.
- **General User**—These users can only update their own personal information and view/search payment information.

It is extremely important that you choose and assign the correct level of access for users to ensure your information and elections continue to be secure.

When users are added, they receive a registration email containing a security PIN. Users will need to complete the registration process by verifying their personal information and accepting the Terms and Conditions before their account is put into an "Active" status. Until the user has completed the registration process and activated their account, no access will be allowed into the Optum Pay portal.

What if I need to create a new user who is authorized to make payments?

An existing administrator will need to set up the new user on the manage user tab within the portal. Click on “add user” and enter all pertinent information. Be sure to set them up as an administrator and associate them to all TINs that they would be responsible for payment of the premium fees.

What can I do to keep my account secure?

Regularly review all your users on the “Manage User” tab. Ensure those who have access, need access. For those users who need access, review their contact information to ensure email addresses and phone information is current and accurate.

How can I tell how many claims are in a payment?

When you activate the Optum Pay premium portal access, you can see the number of claims in each payment on the “View Payments” tab. This is not available in the basic level of portal access.

What information is available on the Payment Data Files tab?

The “Payment Data File” tab bundles all remittance data by date range and by payer. The system organizes the data in a zip file and separates the payer data into its own folder. When you upload the data file to your practice management system, you will have all the data you need to post and close your claims. With this functionality, you no longer need to individually download data files from the “View Payments” tab.

What if I already receive all my 835 files through a Clearinghouse?

If you would like to discontinue receiving your 835 files via your clearinghouse or EDI vendor, you will need to contact the applicable party and let them know. It is not currently possible for a clearinghouse to download a consolidated 835 file from Optum Pay.

Can I download my 835s, Payer PRAs and/or ePRAs in a single download vs downloading each file independently?

Yes. With Optum Pay portal access, a data bundling tool is available to make it quick and easy to download all your data. On the Payment Data Files tab, you can create a single zip file to upload to your practice management system for auto-posting.

- First, select your required settlement date(s).
- Next, select the file types to be included in the bundle (835s, Payer PRAs and/or ePRAs).
- Finally, select the Payer(s)*

Premium users will be able to request data bundles for any of the payers using Optum Pay
*Basic users will only be able to request data bundles for a limited number of payers.

When your data bundle processing request is complete, you will receive an email notification that your data bundle is available for download. Login to Optum Pay and select the “Payment Data Files” tab, then select the subtab “Download Data Bundle.” This feature is not available with the basic level of portal access.

Can the payment and remittance information be segregated by something other than tax identification number (TIN)?

Yes. Optum Pay can route claim payments and the associated remittance detail at the TIN, NPI and Payer levels. For instructions on how to add bank accounts to support routing at either an NPI or Payer level, please review the document titled “Alternate Payment Routing Options” found on the resources tab on www.optum.com/optumpay

How can I easily identify member/patient payments from healthcare payments?

On the Payment Summary page, the Market Type column displays “HRA” and “Patient Payments” for payments made by member/patients. If you want to view only certain payments, select “HRA” or “Patient Payments” from the Market Filter and the Payment Summary page will display only those payments.

What is the best way to find historical member-based payments?

When you activate your Optum Pay premium portal subscription, you can find member/patient-based payments using the historical search tool within “Search Remittance.” Under Market Type, select “HRA” or “Patient Payments” and then select the date range. The search will return all member/patient payments made during that period. If you don't find the information you're looking for, search again but change the date parameters.

If you are using our Basic access, use the Market Type filter on the view payments tab to narrow your view to member-based payments.

What options do I have to receive remittance information?

For both the premium and basic portal versions of Optum Pay, you have access to multiple remittance options:

- 835 downloadable files
- Payer PRA
- ePRA

How far back can I search my data?

When you activate the Optum Pay premium (paid) portal, you can access data for more than 36 months. You cannot search historical claim data via Optum Pay basic portal access.

How do I change my electronic payment preference?

To change your electronic payment preference from ACH to virtual card OR from virtual card to ACH, an Admin will need to log into the Optum Pay provider portal to update the preferences.
Once in the portal select the ‘Maintain Enrollment’ tab, select the ‘Edit’ button and then proceed to the ‘Payers’ subtab to change your electronic payment preference. If you need to opt-out of electronic payments for a specific payer, please contact our Provider Support Center.

3rd Party Billing Service questions

I work with a billing service — how can they access my claim payment information on Optum Pay?

For a billing service to access your data, you will need to subscribe to the Optum Pay premium portal access. Then, when you're ready to add a billing service, navigate to the Billing Services Information tab on the Optum Pay provider portal and search for your Billing Service. If your Billing Service is already registered with Optum Pay, simply complete the set-up process.

How do I add my billing/practice management service to my Optum Pay account?

Before you add a billing/practice management service to your Optum Pay account, we want to remind you that allowing them to access the claim payment information needed to post and close claims does not give them access to your banking information.

For a provider/practice and billing/practice management service to be connected, both will need to create an Optum Pay account. When those accounts are successfully established, Optum Pay requires that providers grant authority to billing/practice management services in the portal to ensure the security and integrity of the provider's payment and financial banking information. Follow these steps to link the healthcare organization and the billing service accounts:

- From the healthcare organization's Optum Pay account, navigate to the "Billing Service Information" tab in your Optum Pay portal.
- Select the "Search/Add Billing Services" button.
- Search for your billing/practice management service by name and enter the effective date that you would like to allow access to your Optum Pay account. (If you are unable to find your billing/practice management service, select the option to send an email to ask the service to enroll for Optum Pay access. Simply enter the email address of your billing service contact and customize the message as needed.
- When the designated healthcare organization administrator approves the billing service access, the billing service/practice management vendor can then perform activities on behalf of the healthcare organization, **including the process of paying premium portal access fees.**

The billing/practice management service also can request access to your Optum Pay account from the Optum Pay account they established.

- Using the "Billing Service Information" tab, your billing/practice management service can associate each healthcare organization individually by TIN or they may upload a file containing all their clients.
- The designated healthcare organization administrator will receive an email notice from Optum Pay alerting you that your billing/practice management service has requested access.
- The designated healthcare organization administrator will need to approve the request to link your healthcare organization Optum Pay account to the billing service account.
- On an annual basis, the healthcare organization administrator must re-approve the billing/practice management service's access to your Optum Pay account.

I already set up my billing service as a user on my provider account. What should I do?

Please call the Optum Pay Provider Support Center and ask to have the billing service contact removed as a user from your healthcare organization account. The billing service should enroll using the billing service enrollment process and then the accounts should be added using the "Billing Services Information" tab in the portal.

What if I don't approve the request to associate my Account with my Billing Service Account?

Your billing service will need to resubmit the request. Or, you can log into the Optum Pay portal, access the "Billing Service Information" tab and set up the association between your account and your biller's Optum Pay account.

What if I switch billing/practice management services and need to connect my Optum Pay account with a new billing service?

First, navigate to the "Billing Service Information" tab in the portal and set a termination date for your current billing/practice management service. This will ensure that the access to your information is appropriately removed.

To associate a new billing/practice management service, see the "How do I add my Billing/Practice Management Service to my Optum Pay account?" section above and follow the instructions for associating a new vendor to your account.

What if I don't approve the annual re-certification of access to my Optum Pay account?

On an annual basis, the healthcare organization administrator must re-approve the billing/practice management service's access to your Optum Pay account. If the access is not re-approved, the vendor will not be able to access the healthcare organization's information until the access is re-established. Both the billing/practice management service and the healthcare organization receive email notifications alerting them that this action must be completed 30 days prior to the expiration date of the access.

I use Premium, but I also use a billing service. Can the billing service submit the payment for the premium invoice on my behalf?

Yes. Any Provider or Billing Service Admin associated with your TIN is able to facilitate the payment of your premium invoice. Log into the portal and select the Solutions tab and then the 'Pay Now' button on the Invoices tab.

Virtual Card Payment questions

What is a Virtual Card Payment?

A virtual card payment (VCP) is another method of payment for healthcare claims. When a virtual credit card is issued, a provider will receive a picture of the virtual credit card (usually via mail or electronically) containing all the information necessary to process the payment. Payments are processed using the provider's Visa/Mastercard point-of-sale credit card terminal.

What is the benefit of a virtual card payment?

VCPs have various benefits, including that there is no requirement to share your bank account information to receive a virtual card payment (unlike an ACH/direct deposit payment). Your practice can receive electronic payments using your existing payment card terminal, minimizing changes to your workflow while receiving payment 5-7 days sooner than traditional check payments. In addition, when you elect to receive all your payments via virtual card, you'll have access to the Optum Pay premium portal—at no cost to your organization.

How will I receive my virtual card payment?

The virtual card payment will either be mailed to you or posted online. The virtual card statement contains all the information you will need to process this payment including the 16-digit single use account number, exact payment amount, expiration information, CVC and the payer's zip code.

Where do I find the payment amount?

The payment amount is displayed on the virtual card statement. You will need to enter the exact payment amount displayed on this statement. If the amount entered during processing does not match the issued amount, the transaction will error out and decline. If this happens, please re-process the transaction for the exact amount as shown on the virtual card statement.

Why is my virtual card payment being declined?
Your virtual card payment may have been declined for several reasons:

- Virtual card payments not redeemed within 60 days of the issue date are voided. Any payments not redeemed after 60 days will be automatically reissued as a new virtual card payment and sent to you.
- The 16-digit card number may have been keyed incorrectly. A unique 16-digit single use virtual card number is issued for each payment.
- Only terminals coded with healthcare merchant category codes (MCC) can redeem virtual payments. Contact your merchant card processor for further assistance.
- Transactions must be processed as credit transactions. If the transaction is processed as a debit transaction, it will error out and fail.
- There may be a billing address or Zip code error. If your point-of-sale terminal requires a billing address or ZIP code, please enter the payer's ZIP code and/or address as found within the card image on the virtual card statement.

Can I return a virtual card payment?
No. Once a virtual card payment has been redeemed via your merchant terminal, the funds cannot be returned. However, you may enroll in ACH for future payments.

If I have more than one virtual payment, do I have to redeem them separately or can I redeem both in the same transaction?
You cannot process multiple virtual card payments in a single transaction. You must process each virtual card payment for the exact payment amount that is listed on the virtual card statement.

I've lost my virtual card statement. How do I obtain another copy?
If you are a Link user, log into DocVault to access your virtual card statement. Once in DocVault, search by claim or payment number to find the information you need.

Are there other electronic payment options available for my practice?
Yes. ACH, also known as direct deposit, is available. Go to www.optum.com/enroll to sign up today. You'll be asked to provide organizational and bank account information. You will need to identify two people from your practice to serve as account administrators. Also, you must supply a copy of a voided check along with a current W9. The enrollment process is quick and easy. For more information visit www.optum.com/optumpay.

Will I receive the full claim payment amount on my virtual card?
Yes. Like a check or an ACH/direct deposit payment, each virtual card payment is issued for the full amount of the claim payment. However, virtual card transactions are subject to additional terms and conditions, including fees, between you and your card service processor.

Is there an expiration date for these virtual cards?
Yes. Each single-use virtual card is active for a limited amount of time. You should redeem your claim payment as soon as you receive it. If you fail to process your payment prior to the expiration date, a new single-use virtual card automatically will be issued and sent to you for the payment.

How will I receive my remittance documents for virtual card payments?
Your remittance documents will be mailed along with your virtual card statement. If you are a Link user, you can also access your remittance information online in DocVault.

NPI questions

Can a healthcare organization enroll in Optum Pay and designate payments to a bank account based on organizational NPIs (Type 2 NPIs)?

Yes, an organizational NPI-level bank account may be associated to the Type 2 NPI at any time via the portal. This can be added under the “Maintain Enrollment” tab, if it was not added during enrollment. Associating an organizational NPI bank account in Optum Pay is not required.

Are electronic remittances as well as payments identified by organizational NPI?

If organizational NPI-level information is associated in Optum Pay, 835s and online ERAs will be separated by NPI. In the Optum Pay Portal select “View Payments.” The Payment Summary page will display the NPI number for each payment and will allow the user to filter their search by TIN or NPI Number. Remittance search also can be done by NPI number.

Can a healthcare organization continue to have their payments deposited into a single bank account, yet use NPI to separate 835s and online ERAs?

Electronic remit consolidation can be completed either at the TIN or organizational NPI level. If done at the NPI level, each NPI will receive a consolidated remit.