

OptumCare[®] is working with InstaMed to deliver claim payments via electronic remittance advice (ERA) and electronic funds transfer (EFT). ERA/EFT is a convenient, paperless and secure way to receive claim payments. Funds are deposited directly into your designated bank account and include the TRN Reassociation Trace Number, in accordance with CAQH CORE Phase III Operating Rules for HIPAA standard transactions.

Additional benefits include:

- » Accelerated access to funds with direct deposit into your existing bank account
- » Reduced administrative costs by eliminating paper checks and remittances
- » No disruption to your current workflow – there is an option to have ERAs routed to your existing clearinghouse

To register for free InstaMed Payer Payments, visit www.instamed.com/eraeft.

Frequently Asked Questions

Is Online Registration secure?

Yes. InstaMed places the highest importance on data integrity, security and compliance. InstaMed meets the highest industry standards for compliance and security, including Payment Card Industry (PCI) Level One and verification processes to prevent fraud. For details about InstaMed compliance standards, visit www.instamed.com/about/compliance-and-security.

What information is needed during Online Registration?

- » Tax ID
- » Email Address
- » Legal Business Name
- » Business Address/Phone
- » Principal Name (primary decision maker)
- » Billing NPI Number
- » Bank Name
- » Bank Routing Number

How will I receive my ERAs?

You have multiple options to receive your ERAs. Upon registering for InstaMed, you will receive access to InstaMed Online, a free, secure provider portal that will allow you to access payment details 24/7 and view and print remittances. You also have the option to have ERAs routed to your existing clearinghouse. Finally, you have the option to have an SFTP folder set up. Please contact InstaMed at connect@instamed.com or (866) 945-7990 with any questions on ERA delivery.

Will I still receive paper EOBs in the mail?

No. Once you register for ERA/EFT, you will stop receiving paper checks and mailed EOPs.

How will I know when I get paid?

You will receive email alerts to notify you when a payment is made, so you can easily track all payments. Additionally, you will have 24/7 access to reporting with InstaMed.

Which NPIs do I provide?

Please enter your Type 2 NPI(s) during Online Registration since they are used for billing claims.

What if I have multiple Tax IDs?

Once you register, you may add additional Tax IDs to your account.

Who is the contact vs. the principal?

The principal is the primary decision maker, i.e., director or owner. The contact is the person who will be the administrator on the account. The contact may be the principal or an authorized representative of the organization.

Which email address should I enter during Online Registration?

InstaMed will send an email to this address to confirm registration, so this should be an email address you want to use for your InstaMed account.

Why do I need to enter details about my business during Online Registration, including date established?

In order to prevent fraud, we use this information to verify your organization.

What is the turnaround time between registering online and receiving payments?

After you register online, it takes about 8 to 10 business days to receive your first payment, because InstaMed completes a thorough verification process to ensure your bank account information is secure.

I'm a billing service. Why should I register?

We work directly with you, the billing service, enabling you to manage payments for your providers as you do today, but with tools to make your processes more efficient. Plus, you manage all of the payments and reports for providers all in one place, and enhance your offering to providers by enabling them to receive the payments faster.