

Electronic payment solutions

Frequently asked questions — Updated Feb. 7, 2023

Overview

To help speed up payments to our health care professionals, UnitedHealthcare is transitioning from paper checks to electronic payments, where not prohibited by law.

You are encouraged to sign up for automated clearing house (ACH)/direct deposit through Optum Pay[®] because it's the fastest way to receive payment. (This is sometimes referred to as Electronic Funds Transfer/EFT.) In addition to speeding up delivery of claim payments, being paid via ACH also:

- Converts paper remittances into 835 files and PDF documents (or linking to electronic copies of remittances)
- Reduces paperwork
- Introduces greater efficiencies to the way we all do business

If you choose not to enroll in ACH/direct deposit, you'll receive a virtual card payment (VCP) through Document Library or mail (Community Plan payments only).*

*Certain qualified exemptions may apply. See "Exemptions" section.

Frequently asked questions (FAQs)

UnitedHealthcare electronic payment options

Where can I find information about this initiative?

Additional information is available at [Provider Electronic Payment Options | UHCprovider.com](#)

What is a virtual card payment (VCP)?

A virtual card is not an actual hard plastic physical card. Instead, it's a one-time-use, 16-digit code with the accompanying information to process the virtual card on a merchant card terminal. With a virtual card, no bank account information needs to be supplied to receive a health care claim payment. Virtual card payments can be sent to you either through Document Library (online) or through the mail (Community Plan payments only).



Key points

UnitedHealthcare has transitioned from paper checks to electronic payments, where not prohibited by law.

- You can choose to receive payments through ACH/direct deposit or virtual card
- Learn more about these options and how to enroll at UHCprovider.com/payment
- Review more information about Optum Pay at myservices.optumhealthpaymentservices.com/registrationSignIn.do

ACH (direct deposit)/EFT

If I enrolled in ACH/direct deposit through Optum Pay (for COVID-19 stimulus payment), will I receive ACH/direct deposit for UnitedHealthcare claim payments?

If you've enrolled in Optum Pay to receive a CARES Relief payment, you'll need to verify that you can receive ACH/direct deposit for UnitedHealthcare payments. Simply log in to the Optum Pay portal and go under "Maintain Enrollment." You can view which payers are active for ACH and make sure you are active for UnitedHealthcare payments.

How can I sign up for ACH/direct deposit?

Please go to [UHCprovider.com/payment](https://uhcprovider.com/payment), review the ACH/direct deposit section, and click "Enrollment Guide" to begin. You will be taken to the Optum website, where you will be guided through Optum Pay (ACH/direct deposit) enrollment.

What information do I need to sign up for ACH/direct deposit?

- Bank account number
- Routing number
- Type of account — typically a checking account
- Bank name and address — any branch of the bank or credit union
- Copy of a voided check or bank letter confirming ownership of the account
- Copy of a signed and dated W-9

What are the benefits of ACH/direct deposit?

- Funds deposited directly into your bank account, so you can get paid without ever going into the office or waiting for checks to arrive in the mail
- Easy and fast way to get paid
- Improved financial control – no paper checks or remittance information to lose or misplace
- Ability to track customized information online

How long will it take for my application to get processed for ACH/direct deposit?

The Optum Pay standard processing time is 10 business days.

How do I track my payments after signing up for ACH/direct deposit?

As payments and remittances are processed, you will receive an email notification with a link to the Optum Pay provider portal. Once you are logged in to the portal, you can review all claims and remittance information on the "View Payments" tab.

Do I use a different ID to log in to Optum Pay from what I use to log in to the UnitedHealthcare Provider Portal on UHCprovider.com?

No. Once you are enrolled in Optum Pay, you can use your One Healthcare ID (formerly known as Optum ID) to log in to the UnitedHealthcare Provider Portal and [UHCprovider.com](https://uhcprovider.com) and in to Optum Pay.



Where do I get my provider remittance advice (PRA) if I sign up for ACH/direct deposit?

There are a few options for you to access PRAs electronically:

1. You can also access the last 24 months of most UnitedHealthcare commercial, Medicare and Medicaid PRAs from [Document Library](#) at no cost
2. With the basic portal level of Optum Pay, you can access the last 13 months of your PRAs in PDF format
3. If you are using the premium level of Optum Pay, you can access the last 36 months of your PRAs
4. PRAs from UnitedHealthcare-affiliated networks are available at no cost on their portals, such as [Oxford Health](#) and [UMR](#)

Do I have to pay UnitedHealthcare or Optum to use Optum Pay?

Optum Pay offers you a choice of [basic-level features](#) to manage your payments at no charge and a [premium-level version](#) with expanded features for a low monthly fee.

Can UnitedHealthcare take money out of my bank account for an overpayment of claims?

UnitedHealthcare does not use Optum Pay to make claims adjustments; Optum does not make claims determinations or payments on behalf of any payer, such as UnitedHealthcare.

Optum simply offers the service for funds to be transferred to your bank account. However, Optum Pay will provide notification to health care professionals of any necessary changes or corrections to claims payments. Please refer to the Optum Pay Terms and Conditions for full details.

How secure and safe is ACH/direct deposit?

Banking data is stored in a monitored secure data center with restricted access. Optum utilizes 2-factor authentication methods and enterprise access management tools to ensure only authorized users can log in to the online portal. Over 1 million health care professionals across different payers use Optum Pay to receive their direct deposits.

I signed up for ACH/direct deposit, but I am still receiving virtual card payments for UnitedHealthcare claim payments. Why?

Claims payments that are processed before ACH/direct deposit was activated for your account cannot be reissued as direct deposit. This means there may be a short period after activation where claims payments are issued as virtual card payments. Please note that when a virtual card payment expires, it is reissued in the same format (i.e., as another virtual card payment). Sign up for ACH/direct deposit promptly if you wish to avoid additional payments from issuing as virtual card payments.

If I signed up in the past, do I need to reactivate my ACH/direct deposit account?

If you're not receiving payment by direct deposit, you may need to reactivate your account. Please call the Optum Call Center at **877-620-6194** from 7 a.m.–6 p.m. CT, Monday–Friday.

What happens if I don't sign up for ACH/direct deposit?

If you don't sign up for ACH/direct deposit, you may receive a virtual card payment. You will continue to have the option to enroll in ACH/direct deposit, even after receiving a virtual card payment. However, ACH/direct deposit will be for future payments and cannot be applied to payments previously made. Certain qualified exemptions may apply. See "Exemptions" section.

Virtual card payment (VCP)

What is a virtual card payment?

Virtual card payments are electronic payments that use merchant card-based technology to process health care claim payments. A 16-digit, single-use virtual card will be issued for each payment (single or bundled claims).

Is this like a gift card or a pre-loaded debit card?

Not at all. Do NOT attempt to use this number to pay for purchases. Instead, treat this payment as if a member had called or mailed in their 16-digit credit card number and you needed to process that number on your credit card point-of-sale terminal to receive payment for services.

What is the benefit of a virtual card payment?

A primary benefit is that there is no requirement to share bank account information. You will also be able to process virtual card payments using your existing payment card terminal, minimizing changes to your workflow. Moreover, virtual card payments can be viewed electronically in [Document Library](#) (and then processed on your payment card terminal), which eliminates the need to wait for mail to deliver physical checks.

What if I need help or can't process a virtual card?

You can call the number provided on the virtual card statement.

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. UnitedHealthcare does not charge a fee to participate in our virtual card payment program. You may incur a merchant processing fee, based on your existing relationship with your merchant bank.

Do single-use virtual cards expire?

Yes. Each single-use virtual card is active for a limited amount of time. The expiration date appears on the format "MM/YY" and expires on the last day of that month. You should redeem your claim payment as soon as you receive it. If you fail to redeem it prior to the expiration date, dependent upon the statement, either a new statement will be issued or you may receive a paper check.

Are virtual card payments limited to health care payments?

Yes. UnitedHealthcare has coded each virtual card payment with health care-specific merchant category codes that prevent unauthorized redemption by non-health-care-associated, point-of-sale terminals.

Does the virtual card payment (VCP) program apply to self-funded Administrative Services Only (ASO) clients, and are they allowed to opt out?

Yes. UnitedHealthcare intends to include its self-funded (ASO) plans in the virtual card payment program. ASO customers can elect to opt out of participation in the program. In those circumstances, you may receive a paper check for claims for members of ASO plans that have opted out.

How do I receive my virtual card payment if I use a lockbox?

Please work with your lockbox service to understand if you need to do something different to help ensure delivery and processing of your virtual card payment.

Where can the payment amount and virtual card information be found?

The virtual card statement and the provider remittance advice (PRA) are available in Document Library on the UnitedHealthcare Provider Portal. If you are currently receiving paper remittances, the virtual card information will be delivered in the same envelope as the remittance information. [Learn more.](#)

I was asked for my token or trans ID number. What's that?

The token or trans ID number is on your virtual card payment, below the Payment Amount and to the left of the Mastercard logo. It is a mix of numbers and letters. The Token ID has a mix of numbers and letters. The Trans ID has only numbers.

Should I process this payment as a credit or debit transaction?

You should process a virtual card payment as a credit transaction. If you accidentally select debit, the transaction will decline. Simply reprocess as a credit transaction.

Why would my virtual card payment be declined?

Virtual card payments may be declined for several reasons, including:

- The amount entered does not match the issued amount. You must enter the exact amount of the payment that is displayed on the virtual card statement.
- The payment has expired. A new virtual card payment will be issued and mailed automatically.
- An incorrect virtual card number was entered to redeem the payment. Please double-check payment information. A unique, single-use 16-digit virtual card number will be issued for each payment.
- A non-health care, point-of-sale terminal was used to redeem the payment. We code each virtual card payment with a health care-specific merchant category code, which prevents unauthorized redemption by non-health-care-associated, point-of-sale terminals. To reclassify a terminal, please contact the merchant card processor. If a point-of-sale terminal requires a billing address or ZIP code, enter the payer address and/or ZIP code located on the virtual card statement.

What should I do if I've been overpaid or underpaid?

You should process the payment for the exact amount displayed on the virtual card statement. Then, follow standard appeal processes with the payer for the additional amounts owed. For overpayments, please **contact UnitedHealthcare** for instructions. A virtual card payment is considered an electronic payment and is treated the same as an ACH/direct deposit for overpay/underpay scenarios.

How do I issue a credit back to UnitedHealthcare for overpayment?

Do not issue a credit back to UnitedHealthcare using the virtual card. You should process the payment for the exact amount displayed on the virtual card statement. Then, contact UnitedHealthcare for instructions on how to refund the overpayment.

Where do I return the virtual card if the payment is not for my practice?

Do not return the virtual card. The physical paper has no relevance. Contact UnitedHealthcare to correct demographic information that may be incorrect. Please securely destroy the virtual card once no longer useful.

I need to split a payment to send to different accounts or for reconciliation purposes. How do I do that?

Call Card Services at the telephone number listed on your virtual card statement to open the card for multiple, independent transactions. Please stay on the line with the agent while processing transactions.

Can I use Square or a non-traditional point-of-sale terminal?

Yes. Any device that can process a Mastercard payment can process a virtual card payment. Ensure that the device is registered to your business. Contact the Card Services phone number on your virtual card statement with any concerns on processing the virtual card.

What should I do if a virtual card is lost or misplaced?

If you cannot find the virtual card information that was mailed to you, you can sign in to **Document Library** and search by payment number to see your virtual card statement and payment documents. If you are not already registered to use our self-service tools, go to **UHCprovider.com/access**. For help logging into Document Library, call Provider Services at **877-842-3210**, 8 a.m.–6 p.m. CT.

For all other questions, including questions about the claim itself, Provider Services at **877-842-3210**, 8 a.m.–6 p.m. CT, or reach out to your UnitedHealthcare network representative.

Exceptions

Will UnitedHealthcare allow exceptions to the requirement for electronic payments?

We have proactively excluded some health care professionals from the electronic payment requirement:

- Home and community-based health care professionals
- Fire departments
- Non-emergency medical transport
- Rural Health Clinics
- Indian Health Services/tribal organizations
- Federally Qualified Health Clinics
- Oral surgeons contracted with UnitedHealthcare Community Plan states
- For these professionals, there is no change to their current payment method. They will continue to be paid as they are today.

If I'm not listed in one of the categories above, can I request an exception?

There may be unique situations where UnitedHealthcare may pay you by paper check when requested:

- **Utah, Vermont, Colorado, Georgia and New Jersey medical health care professionals, as well as Indiana dental professionals:** If you do not consent to receive virtual card payments and you don't want to set up direct deposit, call the card services telephone number listed on your virtual card statement to receive a paper check (applies to both network and out-of-network professionals)
- **Florida, New Mexico, New York or Oregon:** If you are an out-of-network provider and you do not consent to a virtual card payment or you don't have direct deposit, call the card service telephone number listed on your virtual card statement to receive a paper check
- **Certain self-funded ASO and Medicaid markets:** Some Administrative Services Only (ASO) plans and certain Medicaid markets may be exempt from virtual cards
- **Certain claims platforms:** As of mid-2021, UNET, COSMOS and CSP Facets are issuing virtual card payments. However, other claim platforms may not yet issue virtual card payments.

All other health care professionals must select either ACH/direct deposit or VCP to receive payment.

If I'm in one of the exception categories above, how do I request an exception?

You can request an exception by calling us at the card services telephone number listed on your virtual card statement and providing the **token or trans ID number**. The token or trans ID number is on your virtual card payment, below the Payment Amount and to the left of the Mastercard logo. The token ID number has a mix of numbers and letters. The trans ID number has only numbers.

Important information

1. Merchant card processing fees may apply to virtual cards. Please reach out to your merchant processor or financial institution for information on specific terms and costs.
2. Processing your virtual card indicates your consent to receive and accept virtual card payments as payment in full from the payer
3. Unspent funds for virtual cards are subject to state unclaimed property laws
4. Out-of-network health care professionals in Florida, New Mexico, New York and Oregon, as well as all network and out-of-network Utah, Vermont, Colorado, Georgia and New Jersey medical health care professionals and Indiana dental professionals, must consent to receive a virtual card payment. The processing of the virtual card is your consent to receive and accept virtual card payments. If you don't consent, when you receive a virtual card, please call the number provided on your virtual card payment to arrange an alternative payment method.
5. You will have the option of signing up for ACH/direct deposit, the preferred method of payment, or to receive a virtual card payment (virtual card). The only alternative to a virtual card is direct deposit. Both options allow you to get paid quickly and securely.
6. If your practice/health care organization is still receiving paper checks, you can enroll in ACH/direct deposit for your claim payments now. If you don't elect to sign up for ACH/direct deposit, a virtual card will be automatically sent in place of paper checks.
7. If your practice/health care organization is already enrolled and receiving your claim payments through ACH/direct deposit from Optum Pay or receiving virtual cards, there is no action you need to take
8. If you do not enroll in ACH/direct deposit and currently receive your correspondences electronically, your remittance and virtual card statement will be available online through [Document Library](#). A copy of the virtual card will also be mailed to you.
9. Because this initiative will roll out in phases, you may receive virtual card payments for some claim payments and check payments for others (if not enrolled for direct deposit)
10. When you are paid is determined by when you process your payment on your point-of-sale terminal
11. OptumHealth Financial Services, a UnitedHealthcare-affiliated company, provides payment services to the health care industry and offers various claim payment options. UnitedHealthcare-affiliated companies may receive transaction fees or other compensation related to some payment options.
12. The virtual card payment program will exclude KanCare payments. Health care professionals enrolled in ACH/direct deposit will receive their payments accordingly. All other health care professionals will receive KanCare payments through paper check.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Health plan coverage provided by UnitedHealthcare of Arizona, Inc., UHC of California DBA UnitedHealthcare of California, UnitedHealthcare Benefits Plan of California, UnitedHealthcare of Colorado, Inc., UnitedHealthcare of the Mid-Atlantic, Inc., MAMSI Life and Health Insurance Company, UnitedHealthcare of New York, Inc., UnitedHealthcare Insurance Company of New York, UnitedHealthcare of Oklahoma, Inc., UnitedHealthcare of Oregon, Inc., UnitedHealthcare of Pennsylvania, Inc., UnitedHealthcare of Texas, Inc., UnitedHealthcare Benefits of Texas, Inc., UnitedHealthcare of Utah, Inc., UnitedHealthcare of Washington, Inc., Optimum Choice, Inc., Oxford Health Insurance, Inc., Oxford Health Plans (NJ), Inc., Oxford Health Plans (CT), Inc., All Savers Insurance Company or other affiliates. Administrative services provided by OptumHealth Care Solutions, LLC, Optum Rx, Oxford Health Plans LLC, United HealthCare Services, Inc. or other affiliates. Behavioral health products provided by U.S. Behavioral Health Plan, California (USBHPC) or its affiliates.

Out-of-network health care professionals in Florida, New Mexico, New York and Oregon, as well as all network and out-of-network Utah, Vermont, Colorado, Georgia and New Jersey medical health care professionals and Indiana dental professionals, must consent to receive a virtual card payment. The processing of the virtual card is your consent to receive and accept virtual card payments. If you don't consent, when you receive a virtual card, please call the number provided on your virtual card payment to arrange an alternative payment method. © 2023 Optum Pay® is provided/made possible by OptumHealth Financial Services and its subsidiary Optum Bank, Inc., Member FDIC.