



Payment Systems

Blue Cross Complete has implemented payment systems to meet providers' requests for more payment options. The payment systems allow providers the ability to receive the following payment options for claims reimbursement:

Electronic funds transfer

Electronic funds transfer allows you to receive your payments directly in the bank account you designate rather than by virtual credit card or paper check. When you enroll in EFT, you'll automatically receive electronic remittance advices for those payments. All generated ERAs and a detailed explanation of payment for each transaction will also be accessible to download from the ECHO Health Inc. provider portal at providerpayments.com.*

Please note: Payment will appear on your bank statement from PNC Bank and ECHO as "PNC – ECHO."

To receive EFT from Blue Cross Complete, sign up at enrollments.ECHOhealthinc.com/efteradirect/enroll.*

Virtual credit card

Virtual credit card is a virtual debit transaction in which randomly generated, temporary credit card numbers are either faxed or mailed to providers for claims reimbursement. Providers will receive either faxed or mailed VCC payment notification containing a number unique to that payment transaction and an instruction page for processing. A detailed explanation of payment or remittance advice will also be included along with the instruction page. **Normal transaction fees apply based on your merchant acquirer relationship.**

Major advantages to VCC are that providers don't have to enroll or fill out multiple forms to receive VCC. Personal information, such as practice bank account information, will never be requested. Providers will also be able to access their payment the day the VCC is received. Blue Cross Complete providers that aren't currently registered to receive payments electronically will receive VCC payments as their default payment method, instead of paper checks.

If you don't wish to receive your claim payments through VCC, you can opt out by calling ECHO Health at **1-888-492-5579**.

Electronic remittance advice

To receive ERAs from Change Healthcare and ECHO Health, you'll need to include both the Change Healthcare Blue Cross Complete payer ID **32002** and the ECHO payer ID **58379**.

Contact your practice management or hospital information system for instructions on how to receive ERAs from Blue Cross Complete under Payer ID **32002** and the ECHO Payer ID **58379**. If your practice management or hospital information system is already set up and can accept ERAs from Blue Cross Complete, make sure the system includes both Blue Cross Complete under Payer ID and ECHO Health Payer ID for ERAs.

If you aren't receiving any payer ERAs, contact your current practice management or hospital information system vendor to ask if your software has the ability to process ERAs. Your software vendor is then responsible for contacting Change Healthcare to enroll for ERAs under Blue Cross Complete payer ID and ECHO Health Payer ID.

If your software doesn't support ERAs or you continue to reconcile manually and would like to start receiving ERAs only, call the ECHO Health Enrollment team at **1-888-834-3511**.

Providers who have questions about EFT, VCC or ERAs should call ECHO Health at **1-888-834-3511** or contact their Blue Cross Complete provider account executive.



*Our website is mibluecrosscomplete.com. While website addresses for other organizations are provided for reference, Blue Cross Complete does not control these sites and is not responsible for their content.

Change Healthcare is an independent company contracted by Blue Cross Complete to provide electronic data interchange and other electronic billing services. Change Healthcare partners with an independent company, ECHO Health, Inc., for additional electronic payment services.

Blue Cross Complete of Michigan LLC is an independent licensee of the Blue Cross and Blue Shield Association.