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1 Introduction & Quick Start Guide

In this section, you will read about the following:

✔ Description & Benefits
✔ Product Overview
✔ Provider Users
✔ Common Terms
✔ Quick Start Guide
✔ Provider Resources
1.1 EnrollHub Description and Benefits

CAQH, a non-profit alliance of health plans and associations, has simplified and streamlined the electronic funds transfer (EFT) enrollment process for providers and payers with EnrollHub™, a CAQH Solution™. Instead of enrolling in EFT individually with each payer, CAQH, a trusted partner of over one million providers, offers a secure, online system that allows providers to enroll in electronic payments with multiple payers at no cost. This eliminates redundant paper forms and saves administrative time and costs for both providers and payers.

Payers have the option to receive ERA enrollments from providers through EnrollHub as well. Providers will have the opportunity to enroll in ERA with participating payers after the EFT enrollment request is submitted. ERA enrollment options are payer-specific and are only offered to providers when a payer has elected to activate ERA enrollment.

1.2 Product Overview

EnrollHub delivers required enrollment information to payers. The system allows providers to:

- Enter and update financial information once and send it to multiple payers.
- Submit documents and other information required for bank account verification online.
- Submit ERA enrollment information to payers that participate in ERA enrollment.
- Monitor and manage the status of EFT and ERA enrollments with multiple payers in one centralized location.

Once providers have entered and submitted information for enrollment, CAQH verifies all of the submitted information. If issues are identified, CAQH works with the provider to correct them. Only verified provider enrollment information is forwarded to payers. Providers can monitor the status of their enrollments, and make updates to enrollments through the system as needed.
1.3 Provider Users

EnrollHub and this user guide refer to the following terms when describing people or entities that interact with the EFT and ERA process.

Provider
This is a general term that is used to refer to the provider entity, practice, or office. This is not referring to a practitioner but instead the billing entity.

Registered User
This term is used to refer to a person that has a username and password for EnrollHub. (See Chapter 2: Create & Manage Users for instructions on obtaining a username and password.)

If there is a need for multiple registered users from the same provider office or billing agency to share enrollment data, accounts should be structured so that there is a single Administrator, who self-registers to create an Administrator account. That Administrator can create “child” accounts. The “Administrator” and “child” accounts share the same provider and enrollment data. For more information on “Administrator” accounts, see Chapter 5: Managing User Roles.

Although each provider office is different, EFT and ERA transactions are usually managed by practice managers, administrative assistants, office managers, CFOs, or contracted billing agency staff. People in these roles are typically users of the system.

Provider Contact
The Provider Contact is the person who works within the provider office and is responsible for electronic funds transfer. During the enrollment process, the system collects information about the Provider Contact. The Provider Contact may or may not be the same person as the Registered User. The provider contact is the person who can authorize administrator users or child users to submit EFT and ERA enrollments on behalf of the provider office.

Provider Authorized Agent and Provider Authorized Agent Contact
While some provider entities manage billing internally, others use outside agencies, which can be called Provider Authorized Agents. The Provider Authorized Agent is a term used in the CORE rules to refer to an organization that is contracted by the provider to manage financial transactions on behalf of the provider office. A Provider Agent Contact is the person at that agency who manages the financial transactions on behalf of the provider office. The Provider Agent Contact may or may not be the same as the Registered User.
1.4 Common Terms

This section defines common terms used throughout EnrollHub.

**Account Number Linkage to Provider Identifier**
This field describes the provider preference for grouping (bulking) claim payments. This field is in the Financial Institution Account section of the EFT enrollment process. The provider has the option to group by TIN or by NPI. The preference indicated must match the preference for (v5010 X12 835) remittance advice.

If you select TIN in this field, you are indicating that all claims associated with the specified TIN should be paid to the same bank account for a specific payer.

If your practice has multiple bank accounts which belong to different practice groups, you should select NPI and indicate each practice group’s billing NPI so that the payer will understand which bank account should be used for each claim.

**Bank Document**
The CAQH system requires that a digital image of a bank document is uploaded to the system as supporting documentation of the bank account owner. The system will accept one of two types of bank documents:

- **Bank Letter:** A bank letter is used to validate a provider’s bank account. You will need to scan a bank letter and upload the electronic image when you add a new bank account. A bank letter can be requested from your bank’s customer service department.

- **Voided Check:** A voided check is a blank, unused check with “VOID” handwritten across it and is used to verify your bank account. You must scan a voided check and upload the electronic image when adding a new bank account. For EFT enrollment, each Provider must provide its bank’s routing number as well as account number. These are the numbers that are encoded on the bottom of the check. Both are on the check along with other information (sometimes check serial number) to help assure the data is accurately sent to the bank.

**“Doing Business As” Name (DBA)**
This is a legal term used in the United States that means that the trade name, or fictitious business name, under which the business or operation is conducted and presented to the world, is not the legal name of the legal person (or persons) who actually own it and are responsible for it. The provider name or the DBA that you enter here must match the name that appears on the voided check or bank letter.
**EFT and ERA Enrollment Status**
When you submit an enrollment it could have one of the following statuses. This field indicates the current status of the enrollment.

- Enrollment Request Pending: The enrollment information has been submitted to CAQH. CAQH is verifying the information.
- Enrollment Requested: CAQH has verified the enrollment information and has passed it along to the payer for processing.
- Received: The payer has received the enrollment. The payer will contact the provider outside of the system user when EFT processing is complete.
- Change Enrollment Request Pending: The provider user submitted a change to an existing enrollment. CAQH is verifying the information.
- Change Enrollment Requested: CAQH has verified the enrollment information submitted with the change. CAQH has passed the enrollment change on to the payer.
- Cancel Enrollment Requested: The provider user has cancelled an enrollment.
- Cancel Enrollment Received: The payer has received the enrollment cancellation.
- Declined: The payer has declined the enrollment. The provider user should view the alert in the message center for details.
- Terminated: The payer has terminated a previously received EFT enrollment.

**National Provider Identifier (NPI)**
The NPI number is used to validate your practice identity.

The Administrative Simplification provisions of the Health Insurance Portability and Accountability Act of 1996 (HIPAA) mandated the adoption of standard unique identifiers for health care providers. The purpose of these provisions is to improve the efficiency and effectiveness of the electronic transmission of health information. The Centers for Medicare & Medicaid Services (CMS) developed the National Plan and Provider Enumeration System (NPPES) to assign these unique identifiers known as National Provider Identifiers (NPI) (www.cms.gov). Health care providers must apply for an NPI number through CMS and the NPPES.

An Associated NPI refers to billing NPIs that are used for a single provider or group of providers within a larger provider entity. Associated NPIs are indicated when providers within an entity need to be paid to multiple bank accounts.

**Provider Name**
The Provider Name is the name of the provider receiving reimbursement from payers. The name as it is entered either here or in the Doing Business As Name (DBA) field must match what appears on the voided check or bank letter that will be uploaded later in the process.

**Provider Federal Tax Identification Number (TIN)**
Your tax identification number is an identification number assigned to your practice by the Internal Revenue Service (IRS). It is also sometimes known as Employer Identification Number (EIN). In the case of a sole proprietorship, the provider might not have a Tax ID and would use his or her social security number instead.
Routing Number
A routing number is a unique code present on a check assigned by the American Bankers Association (ABA) that identifies a particular bank or finance institution issuing the check. This code is primarily used by US-based financial institutions, who own accounts at the Federal Reserve Bank, to process check transactions including deposits and clearances. (www.businessdictionary.com)

You can consult your bank to determine where routing numbers are found. Typically, they can be found on checks and deposit slips.

Verification
CAQH performs the following three verification steps on provider enrollment information before sending the information to the payer:

Bank Verification: Bank information that is entered by a provider user is verified by CAQH before it is sent to the payer. First, CAQH checks to make sure that the name printed on the voided check or bank letter matches the information entered in the Provider Details section of the enrollment. Next, a pre-note transaction is sent which will verify the accuracy of the bank account number and the bank routing number that was entered. If either of those checks fail, provider users will be notified by the CAQH system. The information must be fixed before an enrollment is submitted to the payer.

Identity Verification: When you submit an enrollment to a payer, CAQH confirms that the person registering for an account and entering enrollment information into the EnrollHub system is authorized to do so by the provider entity.

Clearinghouse: A clearinghouse is a company or service hub that connects providers and payers so that they can send and receive electronic claims information.
1.5 Quick Start

At a high level, here are the steps you will take to submit and EFT or ERA enrollment. Please review the rest of this guide for details of all of the functionality in the system.

1. Create an account at [https://solutions.cagh.org](https://solutions.cagh.org) by clicking the “Register” button.
   - Enter required personal information
   - Establish a username and password
   - Set up security questions

2. Activate your account and log in
   - An activation email will be sent to you. You must click on the link in the email to activate your account.
   - Log in to complete the enrollment process.

3. Create a provider record
   - Enter the practice name or billing entity name (not the practitioner name, unless the practitioner name and the billing/entity name are the same)
   - Enter contact information
   - Enter authorized agent (i.e. billing agency) information, if applicable
   - Enter the entity’s TIN and NPI

4. Add at least one bank account to the provider record.
   - Enter financial institution name, routing number, account type, and account number
   - Indicate if this bank account will be used for all claims related to the TIN that you entered or indicate that the bank account will be used for specific billing NPIs. If the bank account will be used for specific NPIs, you will enter those Associated NPIs.
   - Upload a voided check or bank letter

5. Submit EFT enrollment(s) (once you have entered provider information and at least one bank account)
   - Select the bank account, and select the payers(s) with which you wish to enroll
   - Accept the payment terms agreement
   - Click the “Confirm” button to complete your submission.

6. Submit ERA enrollments for participating payers
   - Some payers that use EnrollHub to receive EFT enrollments also use EnrollHub to receive ERA enrollments.
   - If you submit an EFT enrollment to a payer that participates with EnrollHub for ERA too, you will be asked if you would like to submit an ERA enrollment for that payer. Your EFT enrollment will not be impacted by this decision.
1.6 Provider Resources

CAQH offers in-product and in-person resources to help providers use EnrollHub.

1.6.1 Product Tour:

- Upon initial login, a product tour pop-up window will display a high-level product overview. Click the “Next” button to browse through the product tour.

- To close the product tour, click the “x” in the upper right corner of the pop up or click the “Close Tour” button.

- To refer back to the tour later, click the “Product Tour” link in the upper right corner of the Provider List screen.
1.6.2 Provider User Guide

- This user guide is accessible when logged in to the product. To access it, click the User Guide link at the top of each screen. That link will take you to a table of contents.

- The table of contents will list all of the chapters with a description of each, and indicate when the user guide was last updated. Click on the chapter or chapters that you wish to view to download the appropriate PDF file(s).

1.6.3 Provider FAQs

- A link to Provider FAQs is also found at the top of each page. Click on the FAQs link to see a pop-up

- Click the link of a question to expand the display and view the answer to the question.
1.6.4 Payer-Specific Help
If you participate with one of the following payers, please review this payer-specific information.

- Aetna
- Anthem BlueCross BlueShield

Late or Missing EFT:
If you believe you’re missing an EFT, please review your account over a four (4) day range to see if the funds had settled on a different day. If you’re still unable to find the missing EFT, please contact your bank for assistance. If your bank is unable to resolve your inquiry, please contact Aetna directly for further assistance.

If I submit an ERA enrollment to Anthem, Empire, Blue Cross and Blue Shield of Georgia and their affiliates; BlueChoice HealthPlan Medicaid of South Carolina; Unicare Life & Health Insurance Company, what should I put in the Trading Partner ID field?

A Trading Partner ID is required for all ERA enrollment requests. When enrolling for both EFT and ERA through CAQH, and you are a direct ERA receiver, please enter your Trading Partner, Submitter or Device ID. All ERA’s will be delivered to this one location. If you receive ERA’s via a third party, (example: Clearing House or Billing Service), please contact that entity to obtain the trading partner ID or request they submit an enrollment request on your behalf.

I enrolled in one or more of the following payers, what should I do if we are not receiving electronic payments or electronic remittances?

Anthem, Empire, Blue Cross and Blue Shield of Georgia and their affiliates; BlueChoice HealthPlan Medicaid of South Carolina; Unicare Life & Health Insurance Company.

The Payer will contact you at the email address you provided during enrollment. Providers should allow 4-6 weeks from successful EFT/ERA registration before contacting Local Provider Service or e-Solutions at E-Solutions.Support@anthem.com.
1.6.5  CAQH Help Desk

If you need to work with a customer service representative, the CAQH help desk is available by phone or email during business hours.

CAQH Provider Help Desk:
844 815-9763
caqh.efthelp@xerox.com

Help Desk Hours:
• 7am-9pm EST Monday-Thursday
• 7am-7pm EST Friday