



C. Carleton King
Head of National Networks & Contracting Services

January 31, 2014

ACTION REQUIRED: Aetna is changing our provider payment policy to send payments only by electronic funds transfer (EFT). You must enroll in EFT by May 1, 2014.

Dear Administrator:

Electronic funds transfer (EFT) will be our standard payment method for provider reimbursement

EFT is a secure, direct deposit into your bank account. EFT is similar to direct deposit of paychecks or tax refunds. It's a proven method for securely getting your payments, up to one week faster than paper checks.

You're required to enroll in EFT by May 1, 2014.

Enroll in EFT now

You don't have to wait until May 1, 2014 to enroll. Enroll securely using the online EFT Enrollment utility from the Council for Affordable Quality Healthcare® (CAQH) at <https://solutions.caqh.org>.

The EFT Enrollment utility is separate from the credentialing part of the CAQH site, so you'll need to register for it by clicking on the orange "Register Now" button. Enter your bank account information just once. You can even choose to share your account information with all of the participating health plans. We'll start your EFT payments ten days after your enrollment is processed, once your bank account information has been verified.

Get your Aetna Explanation of Benefits (EOBs) electronically, too

We'll stop mailing your paper EOBs 31 days after you enroll in EFT or by May 1, 2014, whichever comes first. You can get your EOBs on our secure provider website on NaviNet®. If you aren't already a user, get registered at <https://connect.NaviNet.net/enroll>.

After you complete your registration, you can get your EOBs right away. You can also sign up so we'll notify you by e-mail when an EFT payment has been made. Just log in to NaviNet at <https://connect.NaviNet.net>.

The benefits of online EOBs

Verify payments by matching them to your online EOBs. You can view, download and save them as a PDF file, or print them, as needed. Our site is available to all providers who send us claims, even if you aren't contracted with us. We have several electronic solutions for providers including free electronic remittance advice (ERA) files. Check out the Frequently Asked Questions (FAQs) on the back of this letter for details.

To learn more, review the FAQs. Or send us an e-mail using the Contact Us link on www.aetna.com.

Sincerely,

A handwritten signature in black ink that reads "C. Carleton King".

C. Carleton King
Head of National Networks and Contracting Services

Frequently Asked Questions

Q1. Why is Aetna requiring me to enroll in electronic funds transfer (EFT)?

- A. EFT is a time-tested, secure transaction. By requiring you to enroll in EFT, we're helping to reduce administrative costs and burdens in health care. CMS already requires Medicare-participating providers to accept EFT.

Q2. How does receiving EFT reduce administrative burdens?

- A. EFT saves you time and money. We transmit funds directly from our bank account to yours. You'll receive payments up to one week faster than by paper check, which can help improve your cash flow. You won't need to go to the bank or track down lost paper checks.

Q3. What else can you tell me about EFT?

- A. EFT is a form of electronic currency. Whether you've made a purchase with a credit or debit card, especially online with your smartphone, or you've paid bills electronically, then you're already comfortable using electronic currency.

Q4. Do I need to wait for May 1, 2014 to enroll?

- A. No. You can enroll now at <https://solutions.caqh.org>.
- The EFT Enrollment utility is separate from the credentialing part of the CAQH site, so you'll need to register to use the utility by clicking on the orange "Register Now" button.
 - Or, get an enrollment form from www.aetnapaperlessoffice.com. We'll send you an e-mail ten days after processing your enrollment, once your bank account information has been verified. While you're waiting for your e-mail confirmation, enroll for our free secure provider website on NaviNet.

If you have trouble enrolling, call NaviNet Customer Care at **1-888-482-8057**, Monday – Friday from 8 a.m. to 11 p.m., and Saturdays from 8 a.m. to 3 p.m., Eastern Time.

Q5. What are the hours for your secure provider website?

- A. Our website is available Monday – Friday from 5 a.m. to 3 a.m., and Sundays from 5 a.m. to 9 p.m., Eastern Time.

Q6. Who can help me with using the Claim EOB tool on NaviNet?

- A. Start by calling NaviNet Customer Care at the telephone number above.
- We also offer free, live webinars. Visit www.aetna.com; choose "Health Care Professionals," then "Training & Education" on the left. Look for the section called "Live Webinar Events," and click on the link for "Learn how to use Aetna's Claim Explanation of Benefit tool." You can also register for any other course that interests you.
 - Or, listen to a recorded webinar on our education site, www.AetnaEducation.com. No registration is required.

Q7. What's electronic remittance advice?

- A. Electronic remittance advice (ERA) is a HIPAA-standard transaction. If your billing software is capable, you can receive ERA files for free from our secure provider website to automatically post your claims. Ask your software vendor to see if it's right for you. If so, complete an ERA/EFT enrollment form from www.aetnapaperlessoffice.com.

Q8. Who do I contact for help or if I have questions?

- A. Learn more about EFT and online EOBs at www.aetnapaperlessoffice.com. You can get tip sheets from www.TipsforEDI.com. Or you can send us an e-mail from the Contact Aetna link on www.aetna.com.