



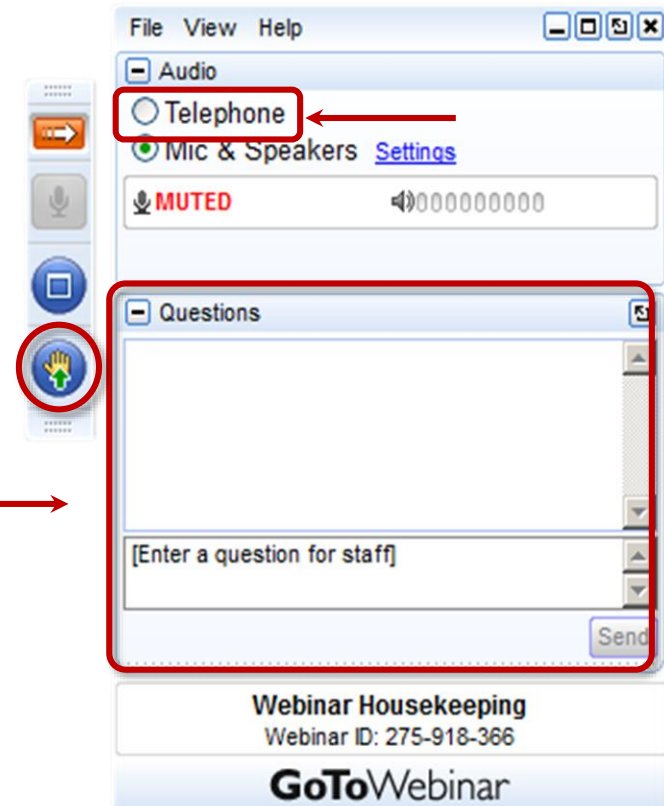
Webinar: *Overcoming Provider and Plan Challenges to Increase Provider EFT/ERA Enrollment*

December 7, 2016

Logistics: How to Participate in Today's Session

- Today's session is being recorded.
 - All attendees will receive a link to view the on-demand webinar.
- Your phones will be muted upon entry and during the webinar.
- Throughout the session, you may communicate a question via the web.
 - Questions can be submitted via the:

Questions panel on the right side of the GoToWebinar desktop



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Webinar Agenda

- CAQH Overview
- Industry-wide Challenges
 - ACA Regulations
 - Costs vs. Savings
 - Need to Increase Use of EFT and ERA
- Health and Dental Plan Challenges
 - MetLife Experience
- CAQH Industry-wide Solution: EnrollHub
- MetLife Experience and Learnings with EnrollHub
- Audience Questions

About CAQH

CAQH, a non-profit alliance, is the leader in creating shared initiatives to streamline the business of healthcare.

Through collaboration and innovation, CAQH accelerates the transformation of business processes, delivering value to providers, patients and health plans.

CAQH Members



CAQH Initiatives



COMMITTEE ON OPERATING RULES
FOR INFORMATION EXCHANGE

Maximizes business efficiency and savings by developing and implementing national operating rules. More than 140 participating organizations.



INDEX®

Benchmarks progress and helps optimize operations by tracking industry adoption of electronic administrative transactions.



COB SMART®

Quickly and accurately directs coordination of benefits processes.



PROVIEW®

Eases the burden of provider data collection, maintenance and distribution for more than 1.4 million providers and 800 participating organizations.



DIRECTASSURE™

Increases the accuracy of health plan provider directories.



SANCTIONSTRACK®

Delivers comprehensive, multi-state information on healthcare provider licensure disciplinary actions.



ENROLLHUB®

Reduces costly paper checks with enrollment for electronic payments and remittance advice for more than 500,000 providers.

Industry Challenges and Progress towards EFT/ERA

- In 2014, ACA regulations gave healthcare providers the right to choose the electronic payment option for claims reimbursement that suits the best needs of their practice.
 - Health plans are required to make EFT via ACH available upon request.
 - Health plans are not allowed to delay or reject an EFT or ERA transaction and/or charge an excessive fee.
- CAQH CORE operating rules for EFT and ERA – mandated by HHS
 - include requirements to make it easier for healthcare providers to receive both claim payment and remittance advice electronically.
 - For example, the rules require health and dental plans to transmit a trace number within the EFT so that providers can match it to a trace number in the associated ERA.

EFT Use Growing, But Large Gaps Remain

- There were 55 million healthcare payments in Q1 2016 via ACH, a 20 percent increase over the same period last year. These transactions amounted to \$307.6 billion, growing almost 11 percent over Q1 2015. (Source: NACHA)
- Despite greater use of EFT and potential savings, industry adoption remains too low. There are also significant differences between medical and dental industry adoption of EFT. (Source: 2015 CAQH Index).

Adoption of Fully Electronic Transactions		
	Dental	Medical
Claim Payment	6.4%	61.4%

Source: 2015 CAQH Index

EFT and ERA Offer Substantial Savings Over Manual Transactions

Claim Payment	Health Plan Costs (\$ per transaction)	Provider Costs (\$ per transaction)
Manual	\$0.57	\$1.52
Electronic	<u>\$0.09</u>	<u>\$0.96</u>
Savings	\$0.48	\$0.56
Remittance Advice		
Manual	\$0.50	\$3.52
Electronic	<u>\$0.05</u>	<u>\$2.41</u>
Savings	\$0.45	\$1.11

Source: 2015 CAQH Index

Use of EFT/ERA Can Offer Industry-Wide Savings

- Full industry-wide adoption of fully-automated EFT and ERA transactions would result in **more than \$600 million** in annual savings for the healthcare industry for commercial insurance coverage alone.

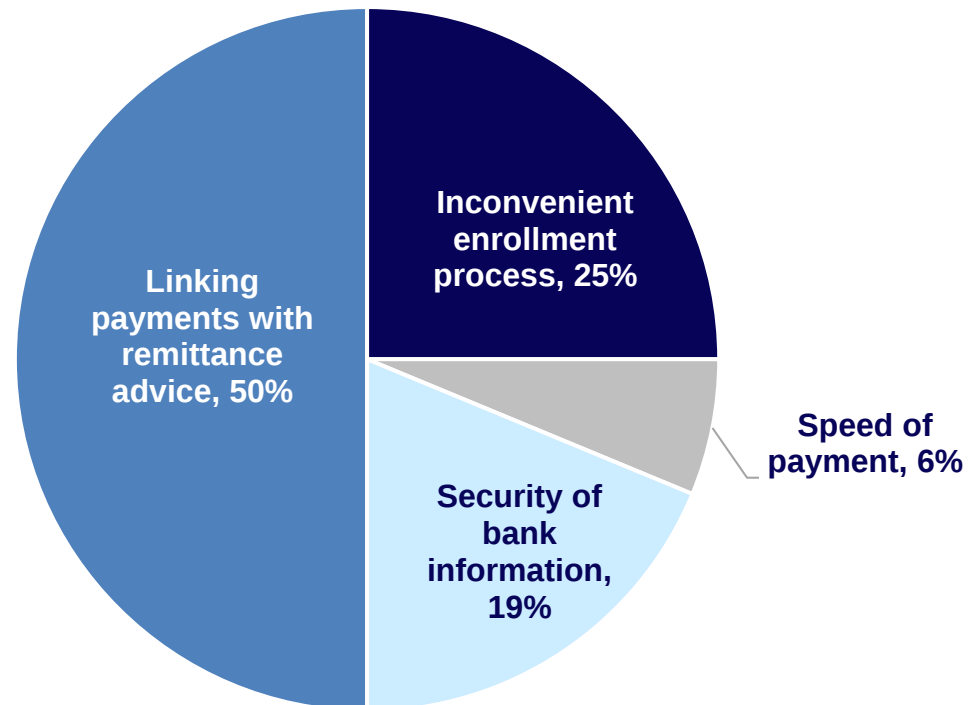
Cost in \$ Millions	Health Plan Savings Opportunity	Healthcare Provider-Savings Opportunity	Industry Savings Opportunity
Claim Payment	\$100	\$116	\$217
Remittance Advice	\$93	\$302	\$396

Source: 2015 CAQH Index

Barriers to Greater Provider Participation

- CAQH surveyed 32 health plans on provider barriers to EFT and ERA adoption.
- Most frequent responses:
 - Linking EFT with ERA.
 - Inconvenient enrollment processes.
 - Concern about security of bank information.
- Most expressed need to better educate providers on EFT/ERA benefits.
- Plans said resource constraints from competing priorities are a barrier to driving greater provider adoption.

Health Plan Perceptions on Barriers to Provider Adoption of EFT and ERA



Plan Challenges with EFT/ERA Enrollment: MetLife



Why MetLife is Expanding their Commitment to EFT/ERA

- Accelerates reimbursements to our dental providers.
- Decreases administrative burdens for the dental office, enabling providers to devote more time to patient care.
- Reduces printing and postage costs due to reduced paper check volume.
- Supports the MetLife commitment to more environmentally-friendly business practices.

Challenges with Increasing Provider Participation in EFT/ERA

Dental providers are reluctant to adopt EFT:

- Offices do not want to change how they do bookkeeping, or do not know how EFT will change their internal processes.
- They do not trust giving out their banking information, or are concerned that money will be pulled out of their account(s) in case of a claims dispute.
 - MetLife does not engage in this practice.

Challenges with Increasing Provider Participation in EFT/ERA

Pre-CAQH EFT Enrollment Process:

- Housed within our own dental provider Website.
- Received enrollments only via electronic entry or faxes.
- No active promotion to providers to encourage EFT.
- Low utilization / enrollment.

Addressing the EFT/ERA Challenge with EnrollHub®



EnrollHub Reduces Industry Inefficiencies

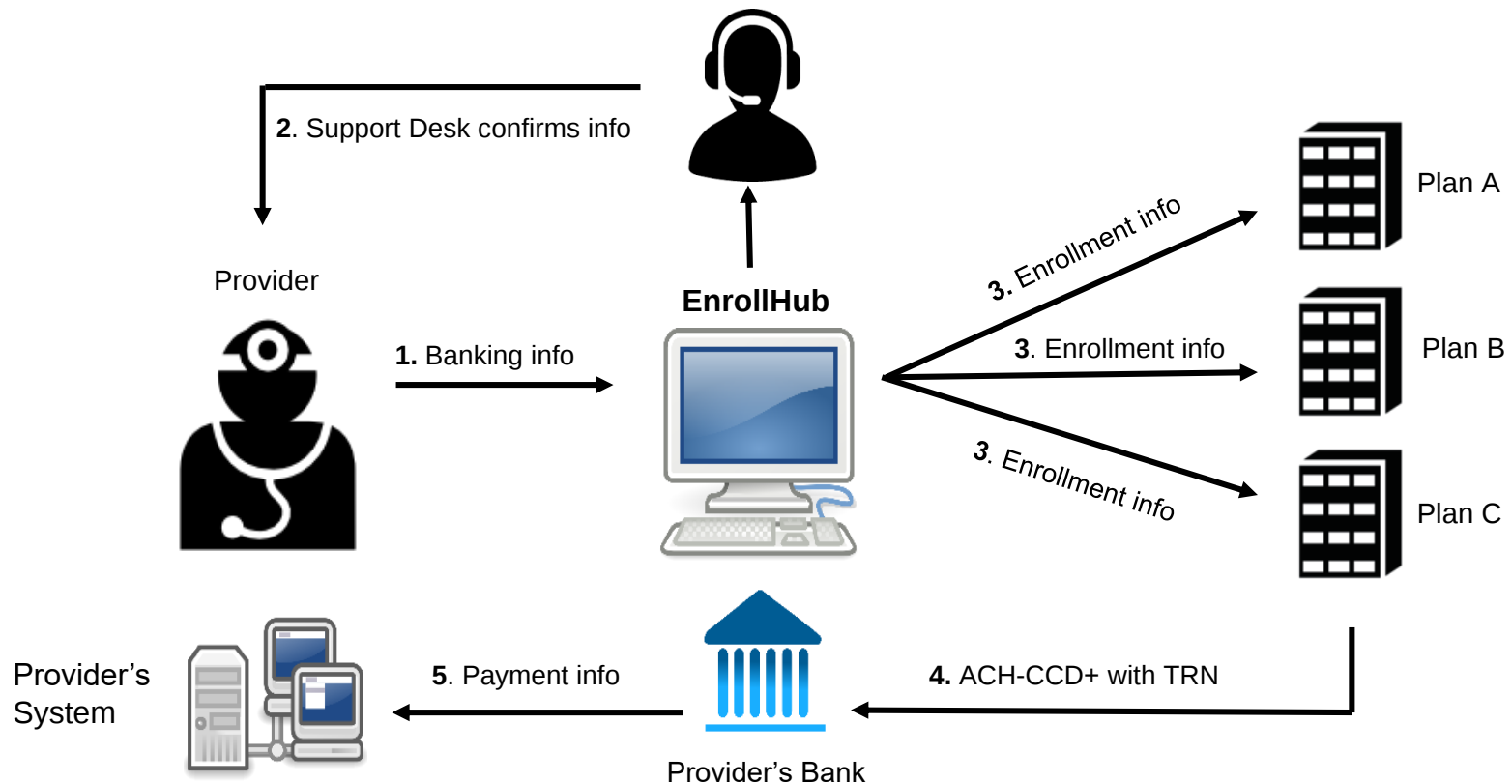
EFT/ERA Provider Enrollment Inefficiencies:

- Enrollment processes require providers to fill out and submit the same data elements with each health or dental plan through individual enrollment web portals.
- Providers may limit the number of plans they enroll with because of the resources required to manage each enrollment separately.
- Any changes to a provider's banking information must be submitted to each enrolled plan.

How EnrollHub Addresses these Issues:

- Provider enrollment burden in EFT/ERA is eased through a standardized, consolidated, and automated process.
- Providers enter their banking information only once, then it is shared with all selected participating health plans.
- Redundant health and dental plan functions, including enrollment validation, are eliminated via this shared industry-wide service.

One EFT/ERA Enrollment for Multiple Plans



Advantages for Medical and Dental Providers

- **Trust** – Many providers know and trust CAQH through their experience with CAQH ProView.
- **One-Stop Shop** – Single, easy-to-use point of entry for providers to enroll in EFT and ERA and manage enrollment information with multiple payers.
- **No Cost** – No charge for providers to use; participating health plans pay a low subscription to cover the costs to build and run the service.
- **Secure** – Robust encryption, firewalls and strong password requirements to safeguard sensitive data and ensure that providers have complete control of their data.

Providers Find EnrollHub Easy to Use

The screenshot displays the CAQH ENROLLHUB website. At the top, there is a navigation bar with links: About CAQH, Contact Us, Payers Click Here, Help Getting Started, and Provider Login. The Provider Login section includes input fields for USERNAME and PASSWORD, and a link for 'Forgot your username or password'. Below the navigation bar, a dark blue banner contains a three-step registration process:

- 1 To register, enter your contact information and choose a username and password.** (Icon: Two people silhouettes)
- 2 Enter your practice details, tax identification number, bank account information and upload either an image of a check or a letter from your bank.** (Icon: Document with a checkmark)
- 3 We will send your enrollment information to the payers that you select so that they can process your enrollment and begin sending you electronic payments.** (Icon: Double-headed arrow)

A 'LEARN MORE' button is located to the right of the third step. Below the banner, a section titled 'Participating Plans' lists various health insurance providers in three columns:

Participating Plans		
Aetna	Anthem Ohio	Hap Midwest Health Plan
American Income Life Insurance	Anthem Virginia	Health Plan of San Mateo
Amerigroup Iowa	Anthem Wisconsin	Humana
AmFirst Insurance	Blue Cross and Blue Shield of Alabama	Kaiser Permanente
Anthem, Inc.	Blue Cross Blue Shield of Georgia	Liberty National Life Insurance
Anthem California	BlueCross BlueShield of Tennessee	MAPFRE
Anthem Colorado	Carpenters' Benefit Plans	MetLife
Anthem Connecticut	CareCentrix	Morgan White Group TPA
Anthem Indiana	Cigna	Monitor Life Insurance
Anthem Kentucky	CDPHP	Standard Life and Accident Insurance
Anthem Maine	Empire Blue Cross Blue Shield	Unicare
Anthem Missouri	First Community Health	United American Insurance
Anthem Nevada	First United American Life Insurance	
Anthem New Hampshire	Globe Life And Accident Insurance	

A 'REGISTER NOW' button is located at the bottom right of the participating plans list.

- Web-based design enables providers to easily enter their information.
- Providers may choose to enroll with any of the participating health plans using one simple on-line enrollment process.
- Easy for providers to upload documents electronically, including a voided check or bank letter.
- Support center addresses provider questions and assists with enrollments.

Advantages for Health and Dental Plans

- Aligns with ACA-mandated EFT/ERA Enrollment Operating Rule requirements.
- Focused on enrollment; does not interfere with downstream payment processing or remittance advice presentment solutions.
- Eliminates redundant data collection efforts.
 - Provides a more compelling onboarding path for small providers
 - Moves traditional plan functions to a lower cost, shared industry service.

Engaging Providers: Plan and CAQH Outreach

- Content for plans includes copy for:

- Provider portals
- Email campaigns
- Provider newsletters
- Direct mail
- Buck slips
- Social media

- All content can be customized with plan name and plan-specific content.

- CAQH also conducts regular outreach campaigns to educate providers and facilitate enrollment.

CAQH Solutions ENROLLHUB™

Easily and Securely Enroll for Electronic Payments With Multiple Health Insurers Through EnrollHub

Aetna, Anthem, Cigna and Humana...

All invite you to participate in EnrollHub, the secure CAQH Solution that is easy for you to enroll in electronic funds transfer (EFT) and Electronic Advice* (ERA) with multiple health plans through one secure process.

Available at no cost to you, EnrollHub streamlines enrollment for payments with dozens of participating health plans.

CAQH is the same non-profit alliance you and more than 1.3 million healthcare providers trust to simplify the credentialing process with C-PROVIEW™. CAQH invites you to join the 60,000 healthcare practices using EnrollHub.

Use EnrollHub to enroll in EFT/ERA and gain the benefits of electronic payments. Receive your claims payments faster | Reduce processing costs | Improve office workflow

It is easy to get started now:
Visit <https://solutions.cagh.org> for more information and to create your secure EnrollHub account.
Or, email us with your questions at EFT@cagh.org or call 844-815-9763.

You maintain control of your secure account and can make changes at any time. If you are already enrolled in EFT with one or more of these health plans, you can still sign up for EnrollHub to maintain your EFT enrollment information with them in one place. CAQH will alert you as new health plans participate.

If you are not responsible for reimbursement processing, please forward this email to the correct person in your organization.

* Please note: not all health plans are providing ERA with EFT at this time.

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Cigna

Network News

For Health Care Professionals Participating in the Cigna and CIGNA Cigna Networks

ELECTRONIC TOOLS

Cigna participating with CAQH for new EFT enrollment tool

Cigna is pleased to be a health plan option in a new electronic funds transfer (EFT) enrollment tool offered by the Council for Affordable Quality Healthcare (CAQH). The tool is available for you to use at no cost, and enables you to enroll in EFT with multiple health plans, including Cigna. This comes at an important time as automating and streamlining administrative processes is essential to help reduce costs and increase efficiency.

The CAQH EFT enrollment tool offers a single, centralized, secure destination for you to enroll to receive electronic payments from Cigna and other participating payers, eliminating the completion of numerous forms, and saving administrative time and costs. Additionally, if you update your electronic payment information, the changes are shared automatically with your selected payers.

Enroll in EFT through CAQH today

Visit <https://solutions.cagh.org> to enroll in EFT with Cigna* and the other participating health plans.

If you choose not to use CAQH EFT enrollment, you can still enroll in EFT with Cigna by logging in to CignafrontC.com > Working with Cigna > Enroll in Electronic Funds Transfer (EFT) Options.

CAQH is a non-profit alliance of health plans and trade associations, working to simplify health care administration through industry collaboration on public-private initiatives.

*Cigna EFT will not be available for CIGNA Cigna network, Cigna International, or Cigna Mexico. All changes must be made by 4/30/2015.

Over 40 Participating Health and Dental Plans Including:

Anthem

aetna

 **Cigna**

 **MetLife**

Empire 
BLUECROSS BLUESHIELD
An Anthem Company


BlueCross BlueShield
of Tennessee

 **BlueCross BlueShield**
of Georgia

 **KAISER PERMANENTE**


BlueCross BlueShield
of Alabama

 **carecentrix**
It pays to care at home

 **CDPHP**

Humana

 **HealthPlan**
OF SAN MATEO

 **Midwest**
Health Plan

 **GLOBE**
LIFE

 **first united american life insurance company**

FirstCommunity
MEDICARE SUPPLEMENT

Liberty National
Life Insurance Company
Since 1900

 **Amerigroup**
An Anthem Company

 **AmFirst**
Insurance Company

 **MAPFRE** | INSURANCE

 **UNICARE**

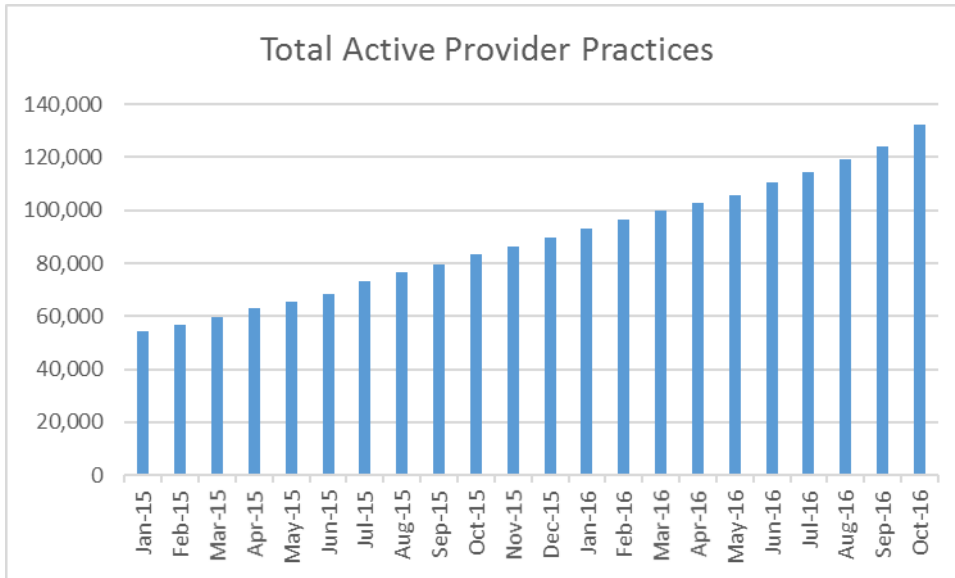
 **MWG**

Standard Life and Accident
Insurance Company (Standard Life)

 **MONITOR LIFE**
Insurance Company of New York

 **United American**
Insurance Company
Since 1947

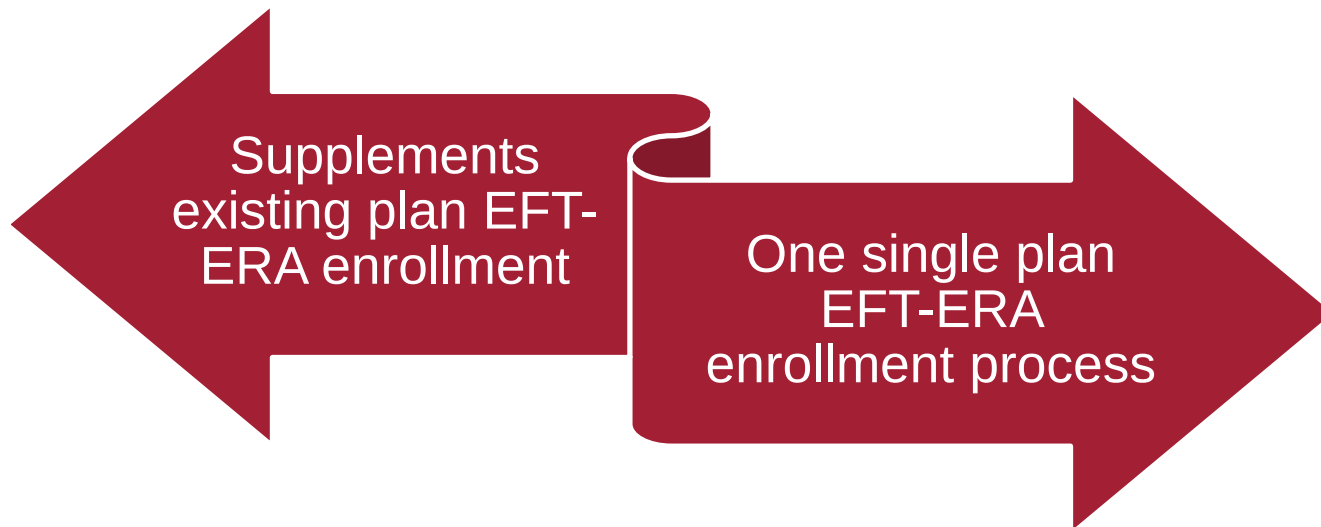
Provider Engagement Continues to Grow



By the end of November 2016, over 140,000 provider practices (TINS*) – representing more than 500,000 individual healthcare providers – had enrolled in EnrollHub.

*** Note:** Although not required, providers typically enroll through EnrollHub at the Tax ID (TIN) level.

Supplement or Replace Current Plan Enrollment Processes



Plan Experience with EnrollHub



MetLife Choice of EnrollHub to Increase EFT/ERA Enrollment

CAQH helps MetLife drive EFT enrollment activities by:

- Leveraging their experience with other participating payers.
- Ability to promote MetLife as a payer for those already enrolled with other payers.
- Dedicated enrollment site (EnrollHub).
- Call center support around the EnrollHub experience for our Dental Providers.
- Access to a web portal for CAQH to pull reports and check enrollment status.
- Cost-effective option for MetLife at good price-point.

MetLife Lessons from Using EnrollHub

- Needed to improve the provider-facing EFT content on our website.
- Updated our systems to support dental providers reconciliation of their payments via EFT:
 - Reached out to dental providers to get proactive feedback.
 - Gathered feedback from those dental providers that were dissatisfied with their experiences.
- Ensured staff was in place to both setup newly added and changed EFT enrollments within our systems.
- Ensured our call centers had the necessary tools/staff to support any inquiries related to EFT.

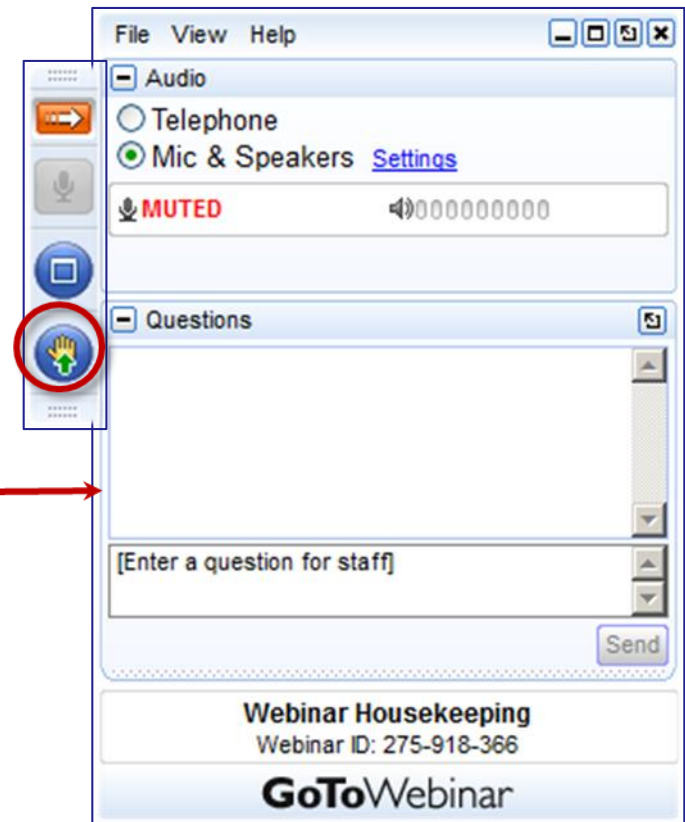
MetLife Lessons from Using EnrollHub (continued)

- Multiple outreach activities needed to engage providers.
 - Email outreach, web content, hard copy mailing.
 - Snail mail more effective than email, both in accuracy of contact and to generate provider interest.
 - Recently began sending letters to dental providers (in stages), strongly encouraging their move to EFT.
 - > This has been the most effective outreach for provider engagement.
- Decision made to only use EnrollHub for EFT enrollment, and eliminate our own enrollment process.
 - Electronic enrollment only, MetLife eliminated all faxed or mailed forms.
- Report successes of EFT initiatives to internal partners.

Audience Questions and Answers

Please submit your questions

Via the Web – Enter your question into the “Questions” pane in the lower right hand corner of your screen.



Thank you for joining us.

www.enrollhub.org

Website: www.caqh.org

Email: sales@caqh.org



@CAQH

CATALYST