

ELECTRONIC TRANSACTION REQUIREMENTS

All Highmark network participating providers are required to enroll in NaviNet®, Electronic Funds Transfer (EFT), and paperless Explanation of Benefits (EOB) statements. All new assignment accounts must sign up for NaviNet and enroll in EFT and paperless EOBs/remittances.

NaviNet is an easy online solution linking providers with Highmark and other health plans. NaviNet integrates all insurer-provider transactions into one system (e.g., eligibility and benefit inquiries, claim status inquiries, claim submission, authorization requests, etc.). This service is available at no cost to Highmark network participating providers.

Highmark network participating providers are also required to enroll to receive electronic funds transfers and paperless EOB statements/remittances.

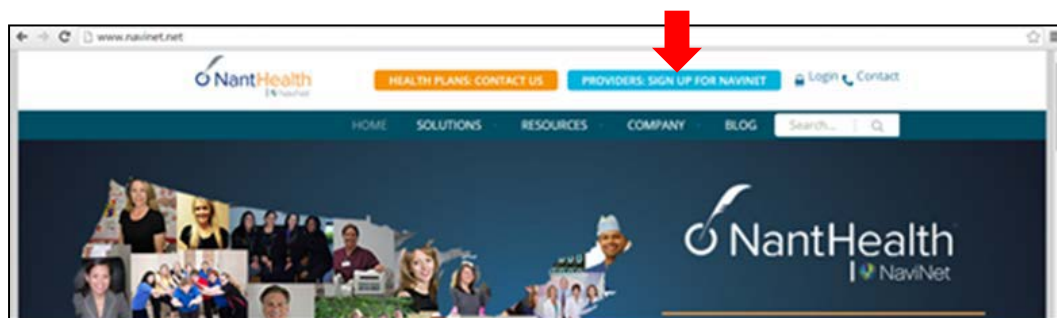
- EFT is a secure process that directs Highmark claim payments to the provider's checking or savings account as directed by your office. Payments are typically in the designated bank account by Wednesday of each week.
- Paperless EOB statements and remittances reduce the amount of paper flowing into the provider's office. They are available for viewing on Monday morning via NaviNet -- which is two days earlier than receiving them by mail.
 - For Delaware, Pennsylvania, and West Virginia providers, they are also available for viewing within PNC Healthcare's ECHO Health platform.

IMPORTANT: Highmark Blue Cross Blue Shield of Western New York and Highmark Blue Shield of Northeastern New York providers should use ASK for electronic claim submissions, and HEALTHeNET for Administrative Transactions and EFT payments. Once an EFT payment is received, providers will be able to view EFT payments via NaviNet.

Also, providers in the state of New York may still opt-in to paper Explanation of Benefits (EOBs).

HOW TO SIGN UP FOR NAVINET

To sign up for NaviNet, go to <https://nanthealth.com/navinet-contact-us/>, and then click on the **PROVIDERS: SIGN UP FOR NAVINET** button. For questions about NaviNet, you can call Highmark's Provider Service Center.

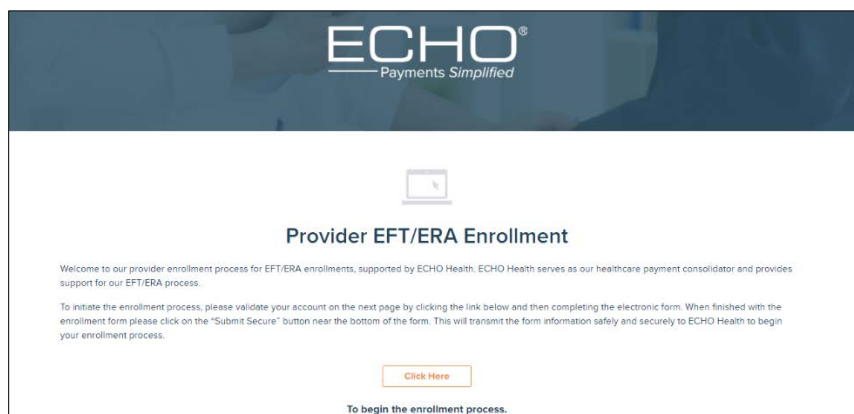


ENROLLING IN EFT AND PAPERLESS EOBs & REMITTANCES (DE, PA, AND WV PROVIDERS)

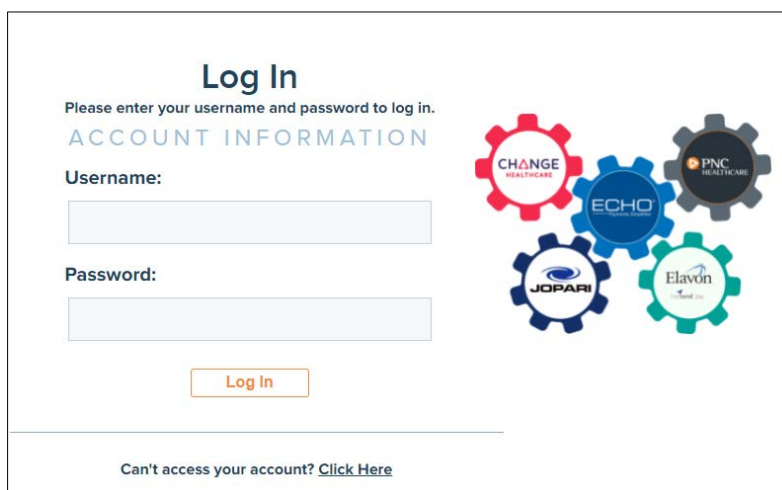
After becoming NaviNet-enabled, providers must also enroll in electronic funds transfer (EFT) and paperless EOB statements or remittances.

Claims payments for providers in **Delaware, Pennsylvania, and West Virginia** are generated from PNC-ECHO Health Trust. Electronic Remittance Advices (ERAs) will be distributed using the ECHO Payer ID 58379. Providers may elect to receive EFT only or 835/EFT through the

ECHO Health platform. To sign-up to receive EFT on the ECHO Health platform, visit their [EFT/ERA enrollment page](#).



Providers who have not registered to accept payments electronically will receive virtual credit card payments with their EOBs. ECHO Health also offers payments via Medical Payment Exchange (delivers payments and EOBs electronically and gives providers the option to print a check at no cost, receive a virtual card payment, or enroll for EFT) or paper check. Explore more details about these options on [ECHO Health's platform](#).



Once you are enrolled and start receiving EFT payments, you will no longer receive paper EOB statements or remittances.

For your convenience, you will still be able to view your claims status and a copy of your EOB through Highmark's portal, [NaviNet®](#). However, you will still need to visit ECHO's provider platform to manage/change payment information.

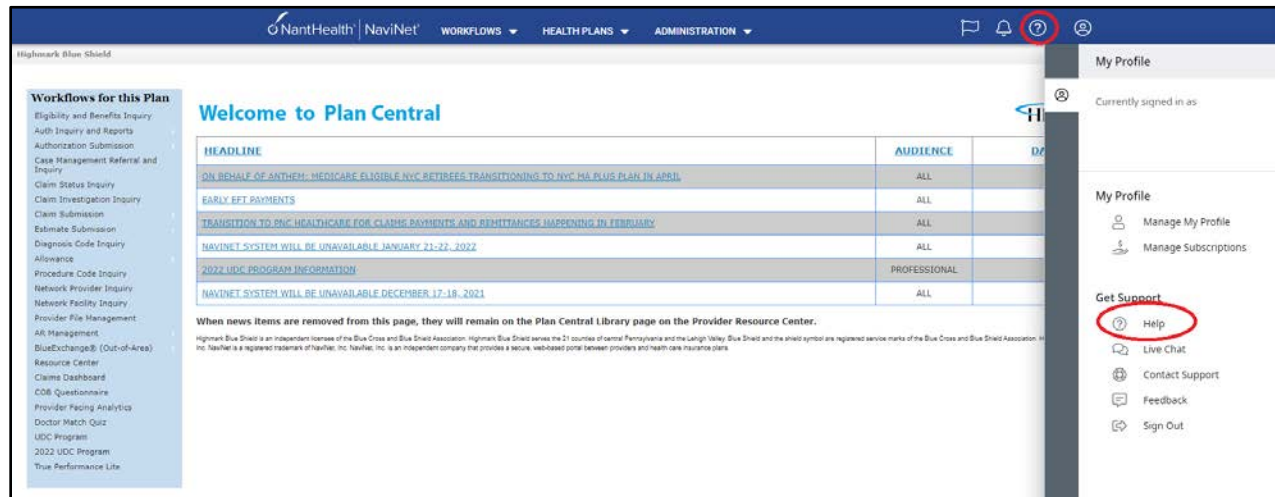
ENROLLING IN EFT AND PAPERLESS EOBs & REMITTANCES (NEW YORK PROVIDERS)

After becoming NaviNet-enabled, providers must also enroll in electronic funds transfer (EFT) and paperless EOB statements or remittances.

For **New York** providers, enrolling in EFT and paperless EOB statements is done through **the EFT Attestation and Registration Transaction** on NaviNet. To use this transaction, the practice's NaviNet Security Officer must enable the function for the EFT Responsible Party. Your NaviNet Security Officer is an employee of your practice or health system who has been assigned to serve as the primary contact with NaviNet.

The [EFT Attestation and Registration Guide](#), a helpful, printable PDF document, is available to assist you.

In addition, NaviNet provides support for available transactions – just click on the **question mark icon** at the top of Highmark Plan Central, then scroll down to **Help** to access NaviNet Support. You'll find a NaviNet User Guide for EFT Attestation and Registration under the **NaviNet Support or Account Support** headings.



WHERE TO FIND THIS INFORMATION ON THE PROVIDER RESOURCE CENTER

In addition to the training materials noted above, information on electronic transaction requirements is also available in the *Highmark Provider Manual's* Chapter 3.1: Network Participation Overview.