



**BlueCross BlueShield
of Louisiana**

An independent licensee of the Blue Cross and Blue Shield Association.



**HMO
Louisiana, Inc.**

A subsidiary of Blue Cross and Blue Shield of Louisiana,
independent licensees of the Blue Cross and Blue Shield Association.

EFT Frequently Asked Questions (FAQ)

Q. What is electronic funds transfer (EFT)?

A. Electronic funds transfer (EFT) is a safe and secure provider service whereby Blue Cross and Blue Shield of Louisiana deposits provider claims payments directly into the provider's bank account. With EFT, you no longer have to wait for the check to come in the mail and then drive to the bank to deposit the money.

Q. What is the iLinkBLUE *Provider Suite*?

A. It is a secure, online self-service provider tool that is free to providers and offers access to services such as coverage information, claims entry and research, allowable charges, authorization reports, remittance advices, medical policies, online manuals and Blue Health Records.

Q. Who can sign up for iLinkBLUE and EFT?

A. Both participating and non-participating providers of any type can use iLinkBLUE and EFT services once they have enrolled and are set up for these services.

Q. Why do I need iLinkBLUE when I only want EFT?

A. iLinkBLUE is necessary because providers with EFT stop receiving hardcopy remittance advices. Once the set-up process is completed for EFT, providers can view their remittance advices and EFT reports in iLinkBLUE.

Q. Once I sign up for EFT, can I still get a paper remittance advice?

A. Providers getting set up for or making changes to their existing EFT information will receive a paper remittance advice during the setup period which takes approximately three weeks. After you are set up for EFT, you will no longer get a paper remittance.

Q. Will my remittance advice in iLinkBLUE look like the hardcopy remittance advice I'm accustomed to seeing?

A. iLinkBLUE remittance advices are similar in style and layout to the format you are used to seeing on hardcopy remittances.

Q. Can I easily view and print iLinkBLUE remittance advices?

A. Viewing your remittance advice is easy. You can actually view multiple remittance advices. Each report is displayed in an easy to read format (much like the hardcopy remittance advices). You can even download an Adobe PDF of your remittance advices which is easy to print and can be saved directly to your computer.

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Q. How does the EFT setup process work?

A. A signed application is required from providers in order to receive payment via EFT. Once we receive the necessary paperwork for setting up your EFT, our system runs tests for 15 working days to confirm that the bank account and routing numbers transmit correctly. If your information transmits correctly, you will begin receiving electronic deposits and you will no longer receive a paper remittance advice.

If your information does not transmit properly during the testing phase, we will contact you to verify that we have your correct banking information as transmission failures are often due to an incorrect bank routing or account number. After all of the information is verified and corrected, your information will again undergo the testing process.

Q. How will I know when my EFT is effective after the three week setup period?

A. Blue Cross will send you a letter of notification when we begin the testing cycle. After the three week testing cycle is completed, your EFT will be moved into production and your next payment will be electronically deposited directly into your bank account.

You can sign onto iLinkBLUE and select 'Remittance Advice' on the menu, to see if you have an EFT Payment Message (new payment messages are available every Monday in iLinkBLUE).

Q. After I have EFT, how do I make changes to my banking information?

A. You should contact Network Operations at (800) 716-2299, option 3 to request an EFT Change Form. Banking information will be updated as a priority and will also undergo the testing process to assure that your money is deposited accurately.

Q. Who will have access to my banking information once I give it to Blue Cross?

A. Your financial information is not disclosed to anyone inside or outside of the company, except as permitted or required to set up or make changes regarding EFT. Only a select few employees have access to your banking information for this purpose. Furthermore, we cannot disclose your own information to you without first verifying your identity.

Q. How often will I get paid if I sign up for EFT?

A. The frequency of your payments will not change. Once you are signed up for EFT, you will have access to your EFT report every Monday in iLinkBLUE. By Tuesday of each week, your payment register information will be available for viewing and your payment is directly deposited in your bank account each Wednesday (when a payment exists). Please note that some banks may take longer to post payments to accounts, depending on where you bank.

Q. Does Blue Cross deduct money from my bank account if I owe money back to Blue Cross?

A. No. Blue Cross does not deduct money from provider accounts. Money due back to Blue Cross is itemized on future payment registers and is only deducted from future Blue Cross payments due to the provider.

Q. Who should I contact if I have additional questions regarding EFT and iLinkBLUE?

A. If you have questions regarding your participation in iLinkBLUE or EFT, please contact EDI Services by calling the *LINKLine* at (225) 293-LINK (5465) or e-mail ilinkblue.providerinfo@bcbsla.com.