

Provider Payments and Remits

Frequently Asked Questions



ELECTRONIC FUNDS TRANSFER (EFT)

Q1	Are providers required to enroll in Electronic Funds Transfer (EFT)?
A1	Wellmark participating providers have a contractual requirement to enroll in EFT. Non-participating providers may enroll in EFT, but most payments are made directly to the member.
Q2	How do providers enroll in EFT?
A2	Providers that have received a welcome letter confirming participating in Wellmark's networks will first need to register for the Provider Portal . Once you obtain access, complete an EFT form and submit online.
Q3	How can banking information for an existing provider be changed?
A3	Submit a new EFT form and select 'change' within the form.
Q4	What National Provider Identifier (NPI) number should be submitted on an EFT form?
A4	Most providers are paid under the billing NPI. If you are unsure what NPI the provider is paid under, submit both the billing NPI and the rendering NPI (<i>listed on the welcome letter</i>) for all providers who use the bank account.
Q5	Why do some payments come via EFT and some by paper for the same provider?
A5	Bank account information received through the EFT form is added to the provider record based on the NPI submitted. If the provider was paid under the rendering NPI but then changed to be paid under the group NPI, the payment method will be determined based on when the EFT form was received, the date of service of the claim and the date the provider was paid individually vs. the group. Include both the rendering and billing NPI for each provider when submitting the form to ensure EFT payments are received for all claims that finalize.
Q6	Why are payments issued under the provider's rendering NPI at times, and the billing NPI at other times?
A6	If a provider requested payment to be directed to their name upon initial credentialing but then a payment group is later set up for provider payment, payment method (<i>individual vs. group</i>) and remits will be based on the date of service the payment group was setup. Example: Dr. John Doe was paid under his rendering NPI effective 1/1/22 but effective 7/1/22, Dr. John Doe was tied to a payment group - Dr. John Doe's Chiropractic PC. Claims for dates of service 1/1/22-6/30/22 will process under Dr. John Doe's rendering NPI and banking information Wellmark has on file. Claims for dates of service 7/1/22 and after will process under Dr. John Doe's Chiropractic PC billing NPI and banking information submitted for the group. <i>Note: If Wellmark creates a provider group due to payment requirements, Wellmark will move the banking information to the group if all providers tied to the group have the same banking information. If the providers within the group have separate accounts, a new EFT form will need to be submitted for the new group under the billing NPI.</i>

Q7	If a provider receives paper checks from Wellmark for Medicare crossover claims that were submitted/paid under a non-contracted NPI, can the provider enroll in EFT under that NPI to receive payments electronically?
A7	Yes. If a provider has wellmark.com/provider access under the Tax ID (TIN) that manual check payments are being received under, an EFT form can be submitted.
Q8	Is one EFT form needed per provider?
A8	Up to 20 rendering/billing NPIs for the same TIN and bank account may be submitted on each EFT form.
Q9	How can provider keep track of the banking information submitted?
A9	Before submitting the EFT form, save or print a copy for your records. Wellmark will not share banking information through inquiry responses or email.
Q10	How do providers know if the EFT form was submitted successfully?
A10	Upon submission, you will receive a confirmation. There will not be a notification sent when setup is complete. The Provider Claim Remittance (PCR) will indicate if a check was issued or an Automated Clearing House (ACH)/EFT was issued.
Q11	What should be done if an EFT form is submitted but paper checks are still being received?
A11	Following the submission of the EFT form, you will receive confirmation of the submission. The confirmation will indicate to allow 21 days for processing. If you continue to receive paper checks for claims that finalized after 21 days from your EFT submission, submit a new EFT form and include both the rendering and billing NPIs that you are receiving paper checks for.
Q12	Once EFT is set up, when can providers expect to receive payments electronically?
A12	For Wellmark and Wellmark Medicare Advantage claims, electronic payments will be sent to the bank account on file the Tuesday night following the Friday for which the claims finalize.
Q13	If a holiday falls on the deposit date, will the deposit be made on the holiday or the next business day?
A13	Wellmark does not change the date that funds are transferred. However, providers should check with their bank to determine when funds will be made available.
Q14	What should be done if an error is received when trying to submit an EFT form?
A14	If an error is received, retry submitting the form later. If the problem persists, contact Wellmark Technical Support at 800-407-0267.
Q15	Is there a way to find out which providers under my TIN are <u>not</u> enrolled in EFT?
A15	Wellmark does not maintain accessible payment files for this purpose. Providers may refer to their PCR or Explanation of Payment (EOP) as it will indicate if a check was issued or an ACH/EFT was issued. If the PCR shows checks are issued and you have not submitted an EFT form for that provider recently, or if the provider has not received any payments (<i>you're unsure if the provider is set up for EFT</i>), submit a new EFT form for all providers in question under that TIN (<i>include all NPIs</i>).
Q16	Why am I not receiving payments?
A16	Applicable payments are issued when claims are finalized. Use the Check a Claim tool and Pending Claim Report to check the status of your claim submissions. Refer to your PCR for associated payment information. For finalized claims for Medicare Advantage, use the Check MA Claims link on the Provider Portal to check the status of your claim submissions. Refer to the EOP for associated payment information.
Q17	Who should I contact if I have question on payments received or on the EFT enrollment form?
A17	Reach out to Wellmark Provider service: 800-362-2218 (Iowa), 800-774-3892 (SD).

PAPER CHECKS

Q1	Our provider is already enrolled for EFT with Wellmark. Why do we still receive some paper checks?
A1	Paper checks will be mailed in lieu of EFT in special circumstances. This includes any interest paid, or for claims that are received through the Medicare crossover process where provider details do not correlate to Wellmark's files exactly as contracted.
Q2	If a PCR or EOP indicates a check was issued, when can providers expect to receive it?
A2	Checks for claims that finalize in a Friday night cycle will be issued and mailed no later than the following Friday. Any checks issued for Medicare Advantage claims that finalize in a Friday night cycle will be mailed no later than the following Monday.
Q3	If a check is issued but not received by the provider, how can a check be reissued?
A3	For payments issued by Wellmark Blue Cross Blue Shield, reach out to Wellmark's Provider service - 800-362-2218 (IA), 800-774-3892 (SD). For payments issued by Wellmark Advantage Health Plan (WMAHP) related to Medicare Advantage claims, call WMAHP's Provider service at 855-716-2556.

PCR, EOPs and 835s/ELECTRONIC CLAIMS REMITTANCES (ERA)

Q1	When are PCRs made available?
A1	PCRs are available on the secure Provider Portal no later than Wednesday following the Friday for which claims finalize.
Q2	When are EOPs made available?
A2	EOPs are made available on the Medicare Advantage Provider Portal by Monday following the Friday for which claims finalize. For questions related to EOPs, call WMAHP's Provider service at 855-716-2556.
Q3	When are ERAs/835s available?
A3	ERAs/835s are transmitted to the clearinghouse on Mondays following the Friday for which claims finalize. For Medicare Advantage, ERAs/835s are transmitted to the clearinghouse on Wednesdays following the Friday for which claims finalize.
Q4	How does a provider enroll in ERAs/835s?
A4	A provider may sign up for ERAs/835s for Wellmark Blue Cross and Blue Shield and Wellmark Advantage Health Plan remits through Availity *. <i>*Availity® is a separate company that operates and services providers' electronic data interchange (EDI) transactions.</i>
Q5	Are providers required to enroll in ERAs/835s?
A5	Providers are not required to sign up for ERAs/835s. However, providers that submit claims electronically are highly encouraged to sign up so they can receive confirmation of claim submissions and payment details electronically.
Q6	Who should be contacted with questions related to ERAs/835s?
A6	Questions related to ERAs/835s should be directed to Availity .