# Electronic Funds Transfer (EFT) Frequently Asked Questions Submitted by the ADA

1. **Will the EFT funds be sent as individual claim payments or in a bulk transaction?**

   EFT (direct deposit) can be a bulk or individual claim payment, depending on how many claims have been processed at the time the member company is making its scheduled payment.

2. **Will EOBs be sent as bulk statements or with individual EOBs?**

   The Electronic Remittance Advice (ERA) is the HIPAA 835 transaction and is referred to in paper form as an Explanation of Benefits (EOB), Explanation of Payment (EOP), or Remittance Advice (RA). There is an EOB for each EFT, so it may cover one claim or multiple ones depending on what is included in the EFT.

   ERAs/EOPs/RAs all provide information about the patient, service provider, any adjustments made to the claim, procedure performed and cost (patient benefits, co-payment, and deductible information). If payment is denied, an explanation is provided.

3. **How do we access our statements/EOBs when receiving EFT?**

   All Delta Dental ERAs can be accessed through the National Dentist Dashboard, deltadental.com. Simply log in and click on the “Check National ERA” tab.

   Delta Dental has partnered with DentalXChange to simplify the management of the ERAs. You can also access the system through your local Delta Dental member company’s website.

4. **How can individual claims be traced to bulk EFT payments?**

   Delta Dental has partnered with DentalXChange to simplify the management of the ERAs. Each ERA provides details about the claims associated with the payment, including the EFT check number.

5. **How long does it typically take to receive an EFT payment? Are the EOBs delivered within the same time frame?**

   EFT payment cycles vary by Delta Dental member company and may range from daily to weekly. ERAs/EOPs/RAs are typically issued no later than one business day after the corresponding payment, ensuring timely access to claim and payment details.

6. **Can the dental plan withdraw funds from my bank account if, for some reason, a recoupment is requested?**

   No. Delta Dental cannot withdraw funds directly from a provider's bank account. EFT payments are one-way transactions that are securely routed through approved banking channels and support deposits only, protecting providers from unauthorized withdrawals or access. Any recoupments are handled through standard reconciliation processes.

7. **How does EFT work if I have multiple office locations?**

   Delta Dental has partnered with DentalXChange to simplify the management of the ERA. The ERA will capture claims by provider and office location/tax ID. It includes information about the patient, service provider, any adjustments made to the claim, procedure performed and cost (patient benefits, co-payment, and deductible information).

8. **How will EFT work if I am out-of-network?**

   EFT enrollment is open to providers who are eligible to receive payment directly from Delta Dental.

9. **How will EFT work across the various Delta Dental plans? E.g. I am treating a patient covered by a different Delta Dental member company. Do I need to enroll for each Delta Dental member company?**

   Providers can enroll once through their local Delta Dental member company and opt into national EFT, in which case the local member company will make the information available to all member companies for their use in paying the provider.

10. **How does EFT work if I have multiple providers in the office?**

    The ERA/EOP/RA that accompanies every EFT will capture claims for the providers in the office. It includes information about the patient, service provider, any adjustments made to the claim, procedure performed and cost (patient benefits, co-payment, and deductible information).

11. **What happens if a deposit is attempted to a closed or incorrect account?**

    When an electronic deposit fails, the Delta Dental member company receives a failure notice. The Delta Dental member company will update the provider to their default payment method while the member company attempts to secure updated EFT information from the provider.

12. **What customer support is available for EFT-related issues?**

    Each Delta Dental plan has a provider service line to assist with any EFT-related issues.

13. **Is it possible to terminate EFT enrollment once I have opted in?**

    Yes, it is possible for a provider to terminate their EFT enrollment.

14. **If I do not set up EFT, how will I receive payment?**

    Providers will be paid according to the method they have selected with their local member company or third-party payment processor if they have contracted with one.

15. **I want to continue receiving paper checks. Will this remain an option, and what does my office need to do? Will there be a charge for paper checks?**

    This will vary by member company, and providers will be notified by their local member company of changes in payment options and any applicable fees.

Questions? Email Delta Dental of Idaho at
providerservices@deltadentalid.com