

March 01, 2022

Electronic payments required for claim payments starting June 1

Effective **June 1, 2022**, in accordance with your contractual agreement that you do business with us electronically, UnitedHealthcare is no longer sending paper checks for claim payments.^{1,2} This change supports our continued efforts to accelerate payments to your practice by moving to digital transactions.

This applies to health care professionals who have recently signed a contract with UnitedHealthcare, are not currently enrolled in Automated Clearing House (ACH)/direct deposit with Optum Pay™ **and** are not currently receiving virtual card payments.

Enroll in ACH today

If you're not currently enrolled in ACH with Optum Pay, we encourage you to enroll by **May 18, 2022**. This should allow sufficient time for registration to be complete before UnitedHealthcare stops mailing paper checks. This is the quickest form of payment. We can route payments at the tax ID number (TIN) and National Provider Identifier (NPI) number level.

Enrollment with UnitedHealthcare generally takes less than 10 minutes. You'll need to provide your current bank account information.

If you prefer this payment option, we encourage you to **complete your registration** [↗](#) as soon as possible

You'll have automatic access to the Optum Pay free basic portal to review payment and remittance advice detail. (You can also view provider remittance advice (PRA) in **Document Library** at any time.)

- **Learn about Document Library** [↗](#).
- We cannot hold claim payments while you are registering for ACH/direct deposit. You'll begin receiving claim payments through ACH/direct deposit once your registration is finalized and your ACH is activated with your financial institution.

If your ACH/direct deposit registration isn't complete by June 1, you will receive virtual cards

Virtual card payment

All health care professionals not enrolled and whose ACH/direct deposit registration hasn't been finalized by June 1, 2022, will begin receiving claim payments in the form of virtual card payments^{1,2} (VCPs). VCPs are electronic payments that use credit card technology to process claim payments. There is no requirement to share bank account information.

A 16-digit, single-use virtual card **will be issued** [↗](#) by mail for payment of individual or multiple claims

For quicker access, you can view the VCP statement in **Document Library** on the Provider Portal.

Learn about Document Library [↗](#).

- Each VCP is issued for the full amount of the claim payment. However, VCPs are subject to additional terms and conditions, including fees^{3,13} from the card service processor.
- You can enroll in ACH even after receiving a VCP. If you do this, ACH will only apply to future


- payments and can't be applied to previous payments made.

What's ahead in paperless

We are transitioning most² contracted health care professionals (primary and ancillary) and facilities from paper to digital communication over the next several years. Look for announcements in [UHCprovider.com/news](https://uhcprovider.com/news) 90 days before mailings end. (The announcement will include any applicable exclusions.) We encourage you to share this information and start using our digital solutions ahead of each change. If you work with an outside vendor for your mail processing, please talk with them about this change.

Please note: Network health care professionals and facilities are required to do business with us electronically. We must have a valid email address on file to send you required notifications and important information. Please update your preferences regularly. More details are available in the **Provider Communication chapter** of the 2022 UnitedHealthcare administrative guide.

Questions?

Visit [UHCprovider.com/payment](https://uhcprovider.com/payment) or view our [frequently asked questions](#)  for more information.

¹ In Colorado, Georgia and New Jersey, if you do not consent to receive virtual card payment and you don't want to set up direct deposit, call 877-548-0460 to receive a paper check. If you are an out-of-network provider in Florida, New Mexico, New York or Oregon, and you do not consent to a virtual card payment or you don't have direct deposit, call 877-548-0460 to receive a paper check. If you are eligible for and have already requested and received a paper check exemption, you do not need to do this again, that exemption will carry forward.

² Health plan, line of business and state-specific exclusions apply. The most up-to-date information can be found at [UHCprovider.com/digital](https://uhcprovider.com/digital).

³ Merchant card processing fees may apply to virtual cards. Please reach out to your merchant processor or financial institution for information on specific terms and costs.

⁴ Processing your virtual card indicates your consent to receive and accept virtual card payments as payment in full from the payer.

⁵ Unspent funds for virtual cards are subject to state unclaimed property laws.

⁶ Out-of-network health care professionals in Florida, New Mexico, New York and Oregon, as well as all Colorado, Georgia and New Jersey health care professionals, must consent to receive a virtual card payment. The processing of the virtual card is your consent to receive and accept virtual card payments. If you don't consent, when you receive a virtual card, please call the number provided on your virtual card payment to arrange an alternative payment method.

⁷ You will have the option of signing up for ACH/direct deposit, the preferred method of payment, or to receive a virtual card payment (virtual card). The only alternative to a virtual card is direct deposit. Both options allow you to get paid quickly and securely.

⁸ If your practice/health care organization is still receiving paper checks, you can enroll in ACH/direct deposit for your claim payments now. If you don't elect to sign up for ACH/direct deposit, a virtual card will be automatically sent in place of paper checks.

⁹ If your practice/health care organization is already enrolled and receiving your claim payments through ACH/direct deposit from Optum Pay[™] or receiving virtual cards, there is no action you need to take.

¹⁰ If you do not enroll in ACH/direct deposit and currently receive your correspondences electronically, your remittance and virtual card statement will be available online through Document Vault. A copy of the virtual card will also be mailed to you.

¹¹ Because this initiative will roll out in phases, you may receive virtual card payments for some claim payments and check payments for others (if not enrolled for direct deposit).


¹² When you're paid is determined by when you process your payment on your point-of-sale terminal.

¹³ OptumHealth Financial Services, a UnitedHealthcare-affiliated company, provides payment services to the health care industry and offers various claim payment options. UnitedHealthcare-affiliated companies may receive transaction fees or other compensation related to some payment options.

¹⁴ The virtual card payment program will exclude KanCare payments. Health care professionals enrolled in ACH/direct deposit will receive their payments accordingly. All other health care professionals will receive KanCare payments through paper check.

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