



Electronic Funds Transfer

Enjoy greater convenience and timely payment by switching from paper checks to electronic funds transfer (EFT), which Harvard Pilgrim offers through Payspan. EFT is fast, easy, and secure. The following information and tips can help you make the switch from paper checks to e-payment!

EFT Availability & Product Information

- EFT is available for Harvard Pilgrim's commercial HMO, PPO, and POS products; Medicare Enhance; Medicare Supplement; and StrideSM Medicare Advantage. (See below for more on StrideSM registration.)
- Harvard Pilgrim does not utilize Payspan for EFT for the following products; call the numbers listed for EFT information:
 - Student Resources (HPHC/United product): 800-977-4698
 - Passport Connect (HPHC/United product): 800-842-1109

Payment Advisories — EOPs and ERA/835

- Once you choose EFT, you will receive your payment advisories from Payspan. Payspan offers two electronic methods of delivering remittance advice:
 - EOPs — Access images of your Explanations of Payment (EOPs) online with the ability to view, download, and print up to 18 months of EOPs.
 - ERA/835s — Choose to have your HIPAA-compliant Electronic Remittance Advice (ERA/835) sent directly to one of the data exchange partners listed here. Simply follow the instructions for routing 835s to an electronic mailbox when activating your account.
- You'll no longer receive paper checks, EOPs, or ERA/835s directly from Harvard Pilgrim.
- Your payment history from prior to EFT registration is not available through Payspan.

Payment schedule

- EFTs are processed every Friday.
- It takes at least 48 hours after enrollment for your EFT account to become activated. (Example: if you enroll on a Thursday, you'll receive electronic payment the following Friday, not the next day).

Registering with Payspan (new users)

It's easy to get started with Payspan:

1. Obtain a registration code and PIN by calling Payspan Provider Services at 877-331-7154 (option 1) or by visiting www.payspanhealth.com/RequestRegCode/.
2. Have your bank name, routing number, account number, and NPI handy.
3. Follow the step-by-step instructions on the [Payspan registration website](#).
4. In the payer drop-down list, select:
 - 'Harvard Pilgrim Health Care' for commercial and Medicare Enhance or Medicare Supplement products
 - 'Harvard Pilgrim Health Care – Medicare' for our StrideSM Medicare Advantage product

Important note on NPI: Leaving the NPI field blank or inputting an incorrect number during registration may interfere with your clearinghouse's ability to process your ERA/835. The NPI you enter during registration will appear in the header of your ERA/835. If you leave the field blank, your NPI will later appear as "9999999999."

Adding HPHC to your Payspan Account (existing users)

If you already have a Payspan account, update it online to include Harvard Pilgrim. For assistance, contact Payspan at the phone number or email listed below.

Contact information

For more information about EFT, please contact Payspan at providersupport@payspanhealth.com or call 877-331-7154, option 1.