



Electronic Funds Transfer (EFT) Resource Guide Enrollment for Providers

Your enrollment in EFT will help expedite the delivery of claim payments from Curative, make it easier to reconcile patient accounts and reduce the administrative burden of paper checks.

What is an EFT?

Electronic Funds Transfer (EFT), also known as direct deposit, transfers claim fee-for-service and capitated payments directly into your bank account. When you enroll in EFT, you can:

- Eliminate paper check mail delivery and handling
- Access funds on the same day of the deposit
- Increase efficiency and improve cash flow
- View a separate remittance report online for each deposit, which shows the:
 - Deposit transaction
 - Details about the claims processed
 - Payments included in that fund transfer

How Do I Enroll?

- Complete the Curative EFT Enrollment Form online in its entirety:
<https://curative.com/electronic-claims-processing>
- Email us a copy of your W-9 (must be dated within the past 6 months)
- Send us a copy of your Bank Letter that contains your banking information or a voided check
- Please email all information to: ProviderRelations@Curative.com or you can send it via fax to:

Attn: Curative Provider Relations

Fax number: (866) 813-7747

- You will begin receiving EFT within 1-2 payment cycles

Checking Status and Electronic Remittance Advice (ERA)?

- To check the status of your EFT application, contact your designated Provider Relations Representative.
- Please contact your Clearinghouse to set up ERA Services.

Additional Information

Curative offers the ability to receive claims payments and remittance advices electronically. Both options offer benefits over paper transactions. The EFT form can be accessed from our Provider Relations Representative.

→ **Electronic Funds Transfer (EFT)**

Electronic Funds Transfer (EFT) is the electronic exchange of claims payments. It is safe, secure and quicker than paper check payments. EFT allows payments to be deposited electronically directly into a bank account once a claims payment is released. There is no need to manually deposit checks.

→ **Electronic Remittance Advice (ERA)**

Electronic Remittance Advice (ERA) enables you to receive claims payment information electronically. ERA files are transmitted in the HIPAA mandated ASC X12 835 5010 A1 format. ERA allows providers to post claims remittances electronically to your billing software vendor or clearinghouse to automate manual processes.

Clearinghouse	Payer ID	Contact Information
TriZetto www.trizettoprovider.com	CURTV (Professional Claims) CURTV (Institutional Claims)	Phone: 1-800-556-2231 Email: physiciansupport@cognizant.com