

Electronic remittance advice/Electronic funds transfer frequently asked questions

1. Does Molina offer Electronic Remittance Advice (ERA) and Electronic Funds Transfer (EFT)?

Yes. Molina offers ERA/EFT with our contracted vendor solution ECHO. Please refer to the ERA/EFT enrollment information section for more information.

2. Will I get charged for being configured for EFT through ECHO?

No. This is a FREE service. Molina Healthcare picks up any fees related to the accessibility of your payment data as well as the EFT payment.

3. Why does registration for EFT/ERA require that I have received a paper check payment from Molina Healthcare?

This is necessary to ensure that the person registering the Provider has the authority to do so and is aware of the Explanation of Payment-EOP (aka Remittance Advice) name and address information – while registering with ECHO.

- An initial payment to at least one Tax ID is necessary to become eligible for EFT through ECHO.
- If the provider has multiple NPIs associated to one Tax ID, only one affiliation needs a paper check number.
- If the provider has multiple Tax IDs, then each Tax ID would need a minimum of one paper check from Molina.
- If you do not have a Molina check number or ECHO draft number, please contact ECHO Customer Support at (888) 834-3511 for assistance.

4. I called ECHO, and they say I'm registered, but I'm still receiving paper checks or Virtual Cards?

Ensure you have completed the following verification steps:

- Signed and returned an ACH Authorization form as well as a voided check or bank verification letter for the account you designated to receive your deposits to ECHO. It takes 24-48 hours for ECHO to process these documents once received.
- Verified that the bank account and routing information provided to ECHO is valid (this could possibly cause delays in finalizing of your set-up).

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- Checked the status of an EFT enrollment, by calling ECHO customer support at (888) 834-3511.

5. How long does it take for pre-note approval?

Up to 10 calendar days.

6. Can I make a change to my bank account information on ECHO?

Yes. To change your bank information, contact ECHO customer support at (888) 834-3511.

7. Can I set up multiple users on my ECHO account?

Yes. Use the user administration feature to add and maintain users and their permissions. You may also change your login information at My Profile.

8. How long does it take for the EFT payment to get applied to my bank account (after I am a registered provider)?

For verified bank accounts, the money is transferred within 72 hours of Molina's payment process. Your bank may vary on when they release the funds into your account. Please check with your bank on specifics.

9. How do I view my EOPs that are associated with the EFT payment now that I am no longer receiving the paper check?

The EOPs are available to view and download on the [ECHO Provider Payments website](#).

10. How long does my EOP remain available on ECHO for view/download/save?

The EOP PDF will remain online for up to 24 months after original payment.

11. If I have a Clearinghouse that manages my payables, can I have my (ERA) EDI 835 files go directly to them?

- Yes. You can specify your clearinghouse to receive 835 files when you complete the "Electronic Remittance Advice Information" section of the EFT application.
- If you have a clearinghouse currently and wish to change, you will need to contact ECHO customer support at (888) 834-3511.

12. What PayerID does Molina use for the 835 files?

Use payer ID **MCC02**.

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13. How do I submit my claims to Molina?

We strongly encourage you to submit claims through the Electronic Data Interchange (EDI) for efficient processing and payment. We work with Change Healthcare for all EDI transactions (in addition to the [Avality Provider Portal](#)).

[Learn more about EDI.](#)