

Late or Missing Electronic Fund Transfer (EFT) and Electronic Remittance Advice (ERA) Resolution Process

Medical Mutual is notifying you of our late or missing EFT and ERA resolution process. To help simplify the process, we have outlined it in detail below. We will make updates to our portal (www.medmutual.com/For-Providers/Resources/EFT-and-ERA.aspx) on this topic soon, and these instructions will be there for you to reference as well.

Late or Missing EFT and/or ERA Resolution Process

“Late” or “missing” is defined as a maximum elapsed time of four business banking days following the receipt of either the EFT or ERA. EFT and ERA are required to be sent not more than three days apart as defined in the CAQH Phase III CORE 370 EFT & ERA Reassociation Rule. The information below outlines Medical Mutual’s procedures for resolving late or missing EFT and/or ERA.

Late or Missing EFT

When a provider has received our ERA, but has not received payment after three business days, the provider should contact Medical Mutual’s Treasury department at TreasuryDept@medmutual.com or one of the following Medical Mutual employees:

- Raheem Stanfield, Corporate Treasury Specialist, at 1-216-687-7926
- Bob Potocki, Corporate Treasury Analyst, at 1-216-687-7801

Treasury is responsible for researching the missing EFT in collaboration with One Inc. Payment details will be sent to the provider’s email which we have on file for EFT.

Late or Missing ERA (835)

It is also possible for the payment (EFT) to arrive before the remittance (ERA). If a provider has not received the 835/ERA after three business days, the provider should contact:

- **Trading Partner (Clearinghouse):** Medical Mutual produces the 835/ERA then sends it to the provider’s trading partner. The trading partner is responsible for distributing the 835/ERA directly to the provider. The provider is responsible for knowing who their trading partner is and their contact number.
- **Medical Mutual’s EDI Department:** In the absence of a trading partner or if further assistance is needed, the provider should email Medical Mutual’s EDI department at edisupport@medmutual.com and include the following information:
 - Check number
 - Check date
 - Check amount
 - Tax ID
 - NPI