

# Get Quick Payments with Direct Deposit



## Direct Deposit: Your Questions Answered

It's easy to enjoy the advantages of direct deposit (also called EFT - electronic funds transfer). You get added security, faster payments, safe document storage and more. Here are additional details to help you start streamlining today.

### How does direct deposit work?

- **Enroll.** After you enroll, we electronically deposit claim payments from Delta Dental\* into the bank account provided during enrollment.
- **Receive notices.** You'll receive an email notice from us when a new payment has been deposited.
- **View claim details.** At about the same time, we'll electronically send your claim payment details to My Documents.
- **Reconcile.** To easily reconcile your payments, log in at [deltadentalins.com](https://deltadentalins.com) and select My Payments.

### How do I enroll for direct deposit?

Log in to Provider Tools and select EFT and ERA.\*\* If you have more than one practice location under a TIN, you'll need to enroll separately for each location.

### Can I enroll in direct deposit with all Delta Dental companies at once?

Yes! As you fill out the direct deposit enrollment form, you'll see this section: "Delta Dental Member Company Data Sharing Authorization for EFT." Then:

- Select "Opt in to National Sharing (enrollment will be applicable to all Delta Dental association plans)."
- You will be automatically opted into National ERA, where you can access all your Delta Dental claim statements in one central location.

That's it! You're all set to streamline payments from all Delta Dental companies and their affiliates.



[deltadentalins.com](https://deltadentalins.com)

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## What are the advantages of direct deposit?

- Payments are deposited more quickly into your bank account than mailed paper checks, making funds available sooner.
- Claim payment details and pre-treatment estimates are viewable (and safely stored) online, and printable whenever you choose.
- With direct deposit, you'll also:
  - » Avoid lost or stolen checks
  - » Have more time for other tasks by spending less time at the bank
  - » Reduce clutter and free up storage space
  - » Impress patients with your eco-friendly practice

## What information do I need to provide to Delta Dental?

We'll need your name, address, email address, contact name and phone number, plus:

- Your Taxpayer Identification Number (TIN)
- Your National Provider Identifier (NPI)
- Your bank/financial institution routing number and the account type and number (make sure your bank is a member of the Automated Clearinghouse Association - ACH)
- A copy of a voided check or bank letter that verifies the bank routing number and account number

## Why do I need an NPI for direct deposit?

Under federal HIPAA provisions, direct deposit is a transaction that requires an NPI.

Processing your enrollment usually takes two or three weeks and includes a testing period. Once your bank runs a test and

gives the all-clear, you'll start receiving your payments automatically.

## How often will I receive electronic payments?

It depends on your claim activity. We issue payments at least once a week. For the fastest claims processing, submit free real-time claims using the Submit Claim or My Patients tools. Claims are often processed within moments (often before your patient leaves the office).

## How soon after the bank receives funds will they be available in my account?

This depends on your bank. They decide the exact deposit date that funds become available once we make the deposit.

## How will I receive claim payment statements (explanation of benefits/EOBs)?

We'll send the details for each payment to My Documents, which is easily accessible. Simply log in and select My Claim Documents. You can view the payment details on your computer (where they will be safely stored for years). You can also choose to download and save them elsewhere and/or print them.

## Can I have electronic payments sent to more than one account?

Sorry, no. We're only able to deposit payments electronically to one bank per TIN and location.

## How do I change my direct deposit account information?

Log in to Provider Tools and select EFT and ERA. You can make changes to your account information, or even cancel your EFT enrollment using this tool.

## Where can I get more information?

Visit [dd.deltadentalins.com/provider-tools](https://dd.deltadentalins.com/provider-tools) for additional Provider Tools information, videos and live webinar schedules.

\*Includes our group of Delta Dental member companies in these states and their affiliates: AL, CA, DC, DE, FL, GA, LA, MD, MS, MT, NV, NY, PA, TX, UT and WV. The option to choose direct deposit for all Delta Dental companies nationwide is available on the enrollment form.

\*\*EFT and ERA are abbreviations for electronic funds transfer and electronic remittance advice.