

## United Health Care

### Electronic Payment Solutions Rolling Out in 2020

UnitedHealthcare is launching initiatives to replace paper checks with electronic payments throughout 2020 and will no longer be sending paper checks for provider payment.\*

You will have the option of [signing up](#) for Automated Clearing House (ACH)/direct deposit, our preferred method of Virtual Card payment, or to receive a payment (Virtual Card). The only alternative to a Virtual Card is direct deposit. Both of these options allow you to get paid quickly and securely. The electronic payment solutions will roll out in phases throughout the year, with the first phase beginning mid-2020.

#### Why Choose the Automated Clearing House Direct Deposit?

- Direct deposit puts payment directly into your bank account
- Easiest and fastest way to get paid
- Improved financial control; no paper checks or remittance information to lose or misplace
- Ability to track information on our online portal

#### What Does This Mean to You?

- If your practice/healthcare organization is still receiving paper checks, you can enroll in ACH/direct deposit for your claim payments now. If you don't elect to sign up for ACH/direct deposit, a Virtual Card will be automatically sent in place of paper checks.
- **To sign up** for the ACH/direct deposit visit [UHCprovider.com/payment](https://UHCprovider.com/payment).
- If your practice/healthcare organization is already enrolled and receiving your claim payments through ACH/direct deposit from Optum Pay™ or receiving Virtual Cards, there is no action you need to take. If you do not enroll in ACH/direct deposit and currently receive correspond
- Because this initiative will roll out in phases, you may receive Virtual Card Payments (VCP) for some claim payments and check payments for others (if not enrolled for direct deposit).

#### We're Here to Help

If you are a network or out-of-network provider, please go to [UHCprovider.com/payment](https://UHCprovider.com/payment) for more information or to enroll.

#### Note:

**Credit card processing fees may apply to Virtual Cards.** Please reach out to your merchant processor or financial institution for information on specific terms and costs.

Processing your Virtual Card indicates your consent to receive and accept Virtual Card payments as payment in full from a payer.

Unspent funds for Virtual Cards are subject to state unclaimed property laws.

\* In Florida, New Mexico, New York or Oregon out-of-network providers and all Colorado providers have to consent to receive a virtual card payment. Processing of the Virtual Card is your consent to receive and accept it as payment in full from the payer. If you don't consent, when you receive a Virtual Card, please call the number provided on your Virtual Card payment to arrange an alternative payment method.

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