

Direct Deposit (Electronic Funds Transfer) and Online Reports

Frequently Asked Questions (FAQs) for Cigna Dental Health Care Professionals

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Overview

- On October 22, 2012, **direct deposit (also known as electronic funds transfer or EFT)** will be available for all Cigna Dental payments – DHMO, DPPO, and indemnity. You may begin enrolling in EFT for your DPPO and indemnity payments on this date.
- On October 22, 2012, all dental health care professionals will be able to access **online reports** through a link on the Cigna for Health Care Professionals website (CignaforHCP.com). These reports include Direct Deposit Advices (DDAs), Explanation of Payments (EOPs), Explanation of Benefits (EOBs), Capitation Reports, and many others.

Questions and answers (Q&A)

New EFT Service

1. How does EFT work?

After enrolling in EFT, all of your payments from Cigna Dental will be deposited directly into your designated bank accounts through the EFT process.

2. When can I enroll in EFT?

You can currently enroll in EFT for DHMO payments.

Beginning October 22, 2012, you can enroll in EFT for DPPO and indemnity payments.

3. How can I enroll in EFT?

Enrolling at CignaforHCP.com is the quickest method. If you are already registered for this website, log in to CignaforHCP.com > Working With Cigna > Enroll in Electronic Funds Transfer (EFT) Options. If you are *not* yet registered to use the website, go to CignaforHCP.com and click Register Now. Once you complete the registration process and your information has been validated, you can enroll in EFT.

You can also enroll by mailing or faxing to us a completed Cigna Dental Direct Deposit Authorization Form. This paper form is available online in two places: (1) CignaforHCP.com > Resources > Forms Center > Dental Forms > Cigna Dental Direct Deposit Authorization Form, and (2) Cigna.com > Health Care Professionals > Resources for Health Care Professionals > Doing Business with Cigna > Health Care Professional Forms.



GO YOU

4. How many bank accounts can I designate to receive EFT payments?

You can choose payments to be deposited directly into one bank account or two bank accounts. You may choose one bank account into which all DPPO and indemnity payments will be deposited, and a second bank account into which all DHMO payments will be deposited.

5. Can I still receive some payments by check?

No. Once you have enrolled in EFT, all DHMO, DPPO and indemnity payments from Cigna Dental will be deposited directly into your designated bank accounts.

6. How soon after enrollment will EFT payments begin?

It can take up to 14 days for EFT payments to begin, depending on the type of payment(s) – DPPO, indemnity, or DHMO – and whether multiple payment types will be directly deposited into the same bank account. This time delay is due to pre-note transaction testing that is required for DPPO and indemnity payments. Note that pre-note transaction testing is not required for DHMO payments.

This table shows you how to determine when your EFT payments may begin.

Number of bank accounts	Description	Number of days until EFT starts
One	All EFT payments – DHMO, DPPO, and indemnity – are deposited into one bank account	Up to 14 business days before payments start
Two	EFT payments are deposited into two separate bank accounts – one for DHMO payments and one for DPPO and indemnity payments	DHMO payments may start the next day. DPPO and indemnity payments may take up to 14 business days to start.

7. What is the EFT schedule for DPPO and indemnity payments?

DPPO and indemnity payments will be sent via EFT from Cigna Dental to your designated bank account once a week based on the last digit of your Taxpayer Identification Number (TIN). Note that it may take up to two days from the day listed below for payments to be posted to your designated bank accounts.

Last digit of a dentist's TIN	Day of week EFT payment is sent from Cigna Dental
0 to 3.....	Saturday
4 to 6.....	Monday
7 to 9.....	Wednesday

IMPORTANT: You *may* receive up to two separate DPPO and indemnity payments into your designated bank account per location. This is because Cigna operates under two legal entities – Connecticut General Life Insurance Company and Cigna Health and Life Insurance Company. Payments may come through one or both entities, depending on the contractual arrangements our individual customers and clients have with Cigna.

8. What is the EFT schedule for DHMO payments?

DHMO payments will be sent via EFT from Cigna Dental to your designated bank account according to the schedule below. Note that it may take up to two days for these payments to be posted.

Payment type	When EFT payment is sent from Cigna Dental
Specialty referral.....	Weekly (Mondays, Wednesdays, and Fridays)
Capitation.....	Monthly
Supplemental (all states but CA and VA) ..	Monthly
Supplemental (CA and VA)	Twice monthly

Online Reports

1. What is the benefit of accessing my reports online?

Accessing your reports online is important for several reasons:

- It can take several days between the time your EFT payment is received and the time your office receives your paper reports, delaying reconciliation of payments.
- The paper reports aren't searchable, can be lost, and can't be shared electronically with others in your office.
- If a paper report is lost, it is difficult and time consuming to reprint, delaying its delivery.
- Online reports reduce the amount of paper used, which helps the environment.

2. Will I still be able to get printed reports mailed to me?

No. When you enroll in EFT, you will receive *all* of your reports online.

3. What happens if I cannot access the reports due to a disruption in my internet service?

If there is a disruption in your internet service (i.e., you are moving office locations or an unforeseen event prevents you from accessing your online reports), you will be able to receive paper reports for a limited time. Log in to CignaforHCP.com > Working with Cigna > Manage EFT Settings > Update Delivery Preferences or you can call Customer Service at 1.800.Cigna24 (1.800.244.2664).

4. How will I access my online reports?

You will access your online reports by logging in to CignaforHCP.com > Payments (Claim Status Reports) or Reports (Office Management and Financial Reports). You will also be able to access an online report for a specific claim from the Claim Status Inquiry Detail page of this website. As a reminder, any of your office staff who will need these reports must be registered for CignaforHCP.com and have the appropriate access to them.

NOTE: Dentists currently enrolled in EFT for DHMO payments MUST be registered to use the website by October 22, 2012 to access their reports.

5. What if I am registered for CignaforHCP.com but do not have the appropriate access to online reports?

Your primary administrator for the website can assign you access by logging in to CignaforHCP.com > Working With Cigna > Modify Existing Users.

6. What if I am *not* registered for CignaforHCP.com and need access to online reports?

If someone else in your office is already registered and is the primary administrator, that person can assign you access. He or she should log in to CignaforHCP.com > Working With Cigna > Add New Users. Otherwise, you should go to CignaforHCP.com, click Register Now, and complete the registration form. For step-by-step instructions, go to CignaforHCP.com and click Learn How to Register.

7. What reports will be available online?

You will be able to access these online reports:

Claim Reports

- Specialty Referral EOB/EOP (DHMO)
- EOB/EOP (DHMO, DPPO, indemnity)
- Pretreatment Request (DHMO, DPPO, indemnity)
- Supplemental and Office Visit Payments (DHMO)
- Supplemental and Office Visit Payments Closing Report (DHMO)

Financial Reports

- Pre-Capitation and Capitation Payments (DHMO)
- Dental Office Analysis Report (DHMO)
- Dental Office Statistical Report (DHMO)

Office Management Reports

- Anticipated Charge Schedule Changes (DHMO)
- Early Member List and Member List by Dental Office (DHMO)
- Encounter Error Report (DHMO)
- Specialist Update (DHMO)

8. Can I participate in EFT and access my reports online if I am not a Cigna Dental contracted health care professional?

Yes. All dental health care professionals can register to use the website, enroll in EFT, and access their reports online.

9. Will I be able to access reports online that were printed before October 22, 2012?

No. Only reports created on or after October 22, 2012 will be available online; however, you will be able to access historical reports online up to two years from this date.

10. For which Cigna Dental lines of business will online reports be available?

Online reports will be available for all lines of business – DHMO, DPPO, and indemnity – with the exception of GWH-Cigna (formerly Great-West Healthcare). You do not need to enroll in EFT to have the ability to access your reports online, although there are advantages (such as faster payments and no lost checks) when you do enroll in EFT.

11. Will I be able to download Electronic Remittance Advices (ERAs) from CignaforHCP.com?

No. ERAs will continue to be available through your clearinghouse.

12. Will online reports look different than the paper reports?

No. They will look exactly the same and you will be able to print them.

13. Will I need special software to access online reports?

Online reports will be provided in PDF format. You can access them using Adobe Acrobat Reader 8.0 or higher. If you do not have this software, a download link to the software is available at CignaforHCP.com.

Questions?

Please call customer service at 1.800.Cigna24 (1.800.244.6224).



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