

# Electronic Funds Transfer (EFT) Enrollment

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BCBSRI offers enhanced processing capabilities, such as EFT, which will make your claims administration experience much more efficient. To enroll in EFT:

- Log in under the Dentist's tab at [www.unitedconcordia.com](http://www.unitedconcordia.com) to access the provider portal. (First-time users will need to register on that website.)
- Click the "Electronic Funds Transfer (EFT)" button on the left side to access the EFT application.
- Complete the EFT application by signing in with your user ID and password.
- Accept the terms and conditions, which will allow you to enter your bank account information. Once you enter your banking information, your EFT will become active.
- After accepting the terms and conditions, you will see all of the offices and doctors actively assigned to a provider Federal Tax Identification Number (TIN) or Employee Identification Number (EIN) in our system. This is the same TIN/EIN used to register your user ID.
- **For FEP plans:** Please enroll in EFT directly with BCBSRI by completing the "FEP Direct Deposit Agreement" form included in your credentialing packet.

## Frequently Asked Questions:

### *Are there any fees related to EFT?*

We do not charge any fees for EFT. However, we encourage you to check with your bank to determine if their policies apply any fees to EFT.

### *When will I receive payments via EFT?*

Once your EFT becomes active, you will begin to receive all of your claim payments through EFT. Payments will generally post to your bank account on Tuesday after the regularly scheduled Thursday cycle (except potentially on holidays). You will receive an EFT welcome letter within seven to 10 days after you enroll.

### *Can multiple dentists be included in EFT enrollment?*

All dentists associated with a TIN can be simultaneously enrolled in EFT. You must access the EFT application page by logging in with the user ID and password associated with the group TIN. You may opt to enroll all dentists associated with the group TIN or only apply EFT to selected dentists. If the dentists in your office submit claims under individual TINs, you will need to enroll each TIN for EFT.

### *What information will I need to enroll in EFT?*

You will need your [www.unitedconcordia.com](http://www.unitedconcordia.com) user ID and password, bank routing number, bank account number, and account type.

### *How do I edit or remove EFT?*

Select the "Electronic Funds Transfer (EFT)" link through the Dentists portal of the UCD website. Following your login, you can select the provider(s) you wish to edit or remove and the corresponding action.

### *Will I still receive paper EOBs after I sign up for EFT?*

You will no longer receive your paper EOBs in the mail. You will be able to log onto [www.unitedconcordia.com](http://www.unitedconcordia.com) and click the "Payments and EOBs" button. You will find it in the middle-left of the page. From here, you will be able to view and/or print your EOBs.

### *How do I know my banking information will remain secure?*

You are the only person who will be able to add, change, or remove your banking information. You will do this securely on the UCD website using your user ID and password.

## Still have questions?

Call UCD's Dental Electronic Services Department at **1-800-633-5430** from **8:00 a.m. to 5:00 p.m. ET, Monday through Friday**.



[www.bcbsri.com](http://www.bcbsri.com)

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