

LIBERTY/ECHO - Frequently Asked Questions “FAQ” Guide

Beginning November 15, 2024, LIBERTY will resume issuing provider payments through Optum Financial and ECHO Health Inc. (“ECHO”) to providers in New York and New Jersey. Below are frequently asked questions regarding this change. This service is **free** to offices who sign up **via LIBERTY’s dedicated link [HERE](#)**:



1. My office already has an account with ECHO. Do I need to do anything else?

If your office was previously enrolled in ECHO, please:

- Log into your ECHO portal.
- Verify your preferred payment method is still correct.
- Verify your bank account information is still correct.

NOTE: if you have selected to enroll with ECHO EFT using the “All Payor” option, a service fee may be incurred. To avoid this service fee, please enroll through LIBERTY’s dedicated link provided above.

2. How do I enroll my office in EFT (Electronic Funds Transfer) and ERA (Electronic Remittance Advice) services through ECHO?

Access LIBERTY’s free dedicated link and follow the steps outlined in ECHO’s Provider Payments Portal Quick Reference Guide. QR access codes to both are provided above.

3. How can I identify payments issued through ECHO on my bank statement?

Payments will appear on your bank statement from Huntington National Bank and ECHO as “HNB – ECHO.”

4. My office recently enrolled in Direct Deposit/EFT services directly through LIBERTY. Do I need to do anything else?

Yes, action is required. If your office was previously enrolled in ECHO, please:

- Log into your ECHO portal.
- Verify your preferred payment method is still correct.
- Verify your bank account information is still correct.

NOTE: if your office is not enrolled in ECHO for Direct Deposit/EFT services, you will need to do this as soon as possible. Please sign up for this free service via LIBERTY’s dedicated link provided above.

5. Will all my LIBERTY payments be issued through ECHO?

All payments will be issued through ECHO with the exception of monthly capitation and claims payment for the following plans administered by LIBERTY: ArchCare

6. My office prefers to receive paper checks. Do I need to do anything else?

Yes, action is required. If your office was previously enrolled in ECHO, please:

- Log into your ECHO portal
- Verify that your preferred payment method is set to "Paper Check".

NOTE: if your office is not enrolled in ECHO to receive Paper Checks, you will need to do this as soon as possible. Please refer to ECHO's Provider Payments Portal Quick Reference Guide for instructions located in LIBERTY's Provider Resource Library. See above link.

7. I'm concerned about additional fees or service charges. How can I avoid them?

If you enroll with ECHO through LIBERTY's dedicated link provided above, no service fees will be incurred for EFT/ERA services. Payment issued through Virtual Card may incur normal transaction fees based on your merchant acquirer relationship.

8. What will happen if my office does not sign up with ECHO Health EFT/ACH?

If you do not sign up for ECHO Health EFT/ACH, your office will be enrolled in Virtual Card Services. Virtual Cards allow your office to process payments as credit card transactions. Your office will receive fax notifications, each containing a virtual card number unique to that payment transaction. Once the number is received, you simply enter the code into your office's credit card terminal to process the payment as a regular card transaction. Normal transaction fees apply based on your merchant acquirer relationship.

9. What does Optum do to ensure security during the registration process?

Optum's priorities and commitment includes ensuring funds are delivered to the appropriate account. This is a top priority for our organization as well. We are committed to continuous improvement and monitoring to mitigate any fraud activity, and we do this through a multi layered authentication process. Our EFT enrollment process includes procedures and policies to prevent discussion or distribution of banking information to anyone not authenticated when interacting with providers. In addition, portal access is prevented to unauthenticated providers.

10. I have further questions regarding my ECHO account. Who should I contact?

Please refer to ECHO's Provider Payments Portal Quick Reference Guide provided on LIBERTY's website in the Provider Resource Library. [Provider Resource Library - Provider Resource Library](#)

For all other matters, please contact ECHO Health, Inc. at (888)834-3511 or email: EDI@ECHOHealthInc.com. Customer hours: Monday – Friday 8am-6pm EST.