New York Provider Claims Payments and Remittances: Transition to ECHO

December 2025

TRANSITION OVERVIEW

Providers Already Using ECHO Health

- Highmark Inc. payments and Explanation of Provider Payments (EOPs) will begin displaying in your ECHO portal after **January 26, 2026**.

Providers receiving Electronic Payments and Remittance but do not have an ECHO Account

- Your current EFT payment preference may be transferred to ECHO (unless you change your payment preference with ECHO.)
- Once you have a draft number (payment) from ECHO, you may register for an account at www.ProviderPayments.com if you do not already have an account. This will allow you to search, view, and print your EOPs, or to download 835 files if desired.
- For your convenience, you will still be able to view your claims status and a copy of your EOP through Availity Essentials®.
- You will need to contact ECHO Health to manage or change payment information. Please contact ECHO at **888-834-3511, Option 2**.

Providers Receiving Paper Check Payments and Remittances

- Once Highmark completes your transition to ECHO Health, your payments will default to virtual card (VCC) payments *unless you elect another form of payment*.
- **After your first payment by VCC, you may opt out of VCC by calling ECHO Health at 800-892-2684 or by visiting www.ECHOVcards.com.**
- If you prefer not to receive payments through VCC, you may instead opt for:
  - **EFT payments**
  - **Medical Payment Exchange (MPX) – these are digital check payments**
  - **Paper Checks via US Mail**

Provider Payment Options

- **EFT**: you may elect to receive EFT only or 835/EFT through the ECHO Health platform
  - To sign-up to receive EFT on the ECHO Health platform, visit their EFT/ERA enrollment page or call ECHO at **800-892-2684**. ***You will need to have recent payment information available (from a payment made via the ECHO platform) to complete the***

security validation for EFT enrollment.

- **Virtual Credit Card Payment:** If you have not registered to accept payments electronically or by another method before **January 12, 2026**, you will receive virtual credit card payments with your EOPs.
    - Your office will receive notification for each payment via mail or fax; The notification will include a unique virtual credit card number along with instructions for processing.
    - If an alternative payment method is desired, please follow the instructions on the Virtual Card EOP to select a new preferred method of payment.
- **Medical Payment Exchange (MPX)**: delivers payments and EOPs electronically and gives you the option to print a check at no cost, receive a virtual card payment or enroll in EFT.
- **Paper Checks**: ECHO Health also offers payments via mailed paper check/EOPs.

FREQUENTLY ASKED QUESTIONS

Will I incur any fees related to the ECHO transition?

- Normal transaction fees for VCC recipients apply and are based on your merchant-acquirer relationship.
    - **Note**: Providers can contact PNC/ECHO to change payment modality prior to processing the payment. Contact information for PNC/ECHO is listed on each Virtual Card EOP document.
- ECHO offers an optional "All Payer EFT" for providers wishing to manage all payor transactions together. Fees may apply. It is **not** mandatory to opt into the All Payer program to receive payments from Highmark.

I received a letter from ECHO Health and it didn't have an enrollment code on it.

- You only received an enrollment code if you are a paper check recipient.
- If you currently receive EFT payments or a combination of EFT and paper checks, your information will transition to the ECHO platform and you should not have received an enrollment code.
    - We suggest you reach out to your trading partners to ensure they are able to receive payments from ECHO.

What is the turnaround time for providers to set up or change their payment option?

- For paper check, e-Check, or Virtual Card, the process is completed in real-time.
- For EFT enrollment, ECHO requires 5-7 business days for account validation, security clearances and processing.

Can providers get their first payment from ECHO as EFT (electronic payment) or will they have to get a Virtual Credit Card?

- Newly credentialed Highmark providers and providers who have never received a payment from Highmark before will receive their first payment for their first Highmark claim by Virtual Credit Card (VCC) via mail or fax. After this first VCC payment is received, the provider can contact ECHO Health with the Vendor Draft Number on their VCC explanation of payment (EOP) to opt out of

Virtual Credit Cards and change their payment method. The provider can make the update by calling ECHO Health at **800-890-4124** or by visiting www.echovcards.com and referencing their Vendor Draft Number.

Will Highmark's current provider payment and remittance schedule remain the same?

- Yes

How will providers utilize the ECHO Provider Portal (providerpayments.com) and ECHO Customer Service Line (800-892-2684)?

- The following services are available via the ECHO Provider Portal and ECHO Customer Service:
    - Enrollment in the payment preference/payment delivery method best-suited for your practice
    - Administrate Electronic Remittance Advice (ERA) payments
    - View EOPs generated for each payment regardless of payment choice
    - Search for payment transactions
    - Add new provider Tax Identification Numbers (TINs)
    - Receive support for any payments, transactions and documentation generated within the ECHO system
        - **Note:** You must create an account to utilize the ECHO Provider Portal once you receive a draft number from an ECHO payment.

What is the difference between ECHO All Payer and Payer Direct?

All Payer

- ECHO All Payer is an EFT service which allows a provider to enroll in EFT/ERA for all payers that process payments through ECHO and requires no action to be taken for future onboarded payers.
- There may be a fee associated with the All-Payer option.
- This is not required to receive payments from Highmark.
- If you have questions about your enrollment options, please reach out to ECHO for review.

Payer Direct

- If you prefer not to participate in ECHO's All-Payer program, register as directed above. No fee will be assessed for payments from Highmark.

What do I need to do to receive 835s/ERAs from ECHO?

- You should reach out to verify that your vendor, clearinghouse and/or practice management system is set up to receive 835s/ERAs from ECHO Health (Highmark Payer ID# 55204.)

Who should I contact with additional questions about this transition?

- Once Highmark has made the transition to ECHO for Claims Payments and Remittances, providers should contact ECHO directly with any questions.
- Contact information for ECHO is listed at the bottom of this document.

Can I continue to submit electronic claims (837s) through ASK?

- Highmark requires New York providers to transition electronic claims submissions from the Administrative Services of Kansas (ASK) clearinghouse to Highmark-EDI.
- All providers still submitting claims through ASK must initiate the change with your trading partner or IT department before **September 2026**; failure to do so may disrupt your ability to file claims with Highmark electronically.
- Visit our trading partner landing page at edi.highmark.com/edi-ny/home or call the Highmark EDI team at **800-992-0246.**

ECHO HEALTH CONTACT INFORMATION

Claim Payments (Transition to ECHO Health)		
Highmark Provider Service Center*	Current Claim Payment Information	800-950-0051
ECHO Health	Provider Portal	providerpayments.com
	Customer Service	888-834-3511, Option 2
	Electronic Payments (EFT) Enrollment*	888-834-3511, Option 2
	Virtual Credit Card Opt-Out	800-892-2684 or 800-890-4124 or on the web at www.echovards.com

**Once Highmark has transitioned New York provider payments to the ECHO Health platform on January 26, 2026, you should contact ECHO directly with any questions regarding your payment options or if you need to make any changes to your elections.*