

## Northeast Delta Dental EFT/ERA FAQs

**1. What is Electronic Funds Transfer (EFT)?**

Claim payments are distributed via the Automated Clearing House (ACH) Network directly to your designated bank account. EFT virtually eliminates manual handling of checks.

**2. Why should I sign up for EFT?**

EFT can reduce the daily workload of your staff and your practice's operating costs, and virtually eliminates manual handling of checks. EFT saves staff time, eliminates trips to the bank, and facilitates easier payment/bank reconciliations.

**3. What is Electronic Remittance Advice (ERA)?**

An electronic explanation of a payment, which provides detail about a claim payment.

**4. Do payments post directly into my provider account/practice management software?**

To have ERAs automatically downloaded into your practice management system, you will need to contact your practice management software vendor to verify capability. If your software is compatible, you will need to initiate an agreement with DentalXChange, you can contact them at 1-800-576-6412 ext. 455, (Monday through Friday, 9:00 am – 8:00 pm EST), or email [salesrequests@dentalxchange.com](mailto:salesrequests@dentalxchange.com).

**5. I am interested in EFT and ERA. What are the next steps?**

Complete the EFT Delta Dental Direct Deposit Authorization Form which can be found on [nedelta.com](http://nedelta.com) under "Forms for Providers", and submit it with a voided check or bank letter to Northeast Delta Dental, Provider Services department, PO Box 2002, Concord NH 03302-2002, or fax to 603-223-1033 or you may email it to [ProviderServices@nedelta.com](mailto:ProviderServices@nedelta.com).

**6. Once the enrollment form is faxed/mailed, how long until I receive an EFT payment?**

Once the required paperwork is received with complete and accurate information, please allow up to 10 business days from receipt for EFT payments to begin.

**7. Is EFT and ERA free for dentists?**

DentalXChange does not charge a fee for providing EFT and ERA directly through their DentalXChange application. Your practice management software vendor may charge a fee for accessing and posting payment information directly into your software.

**8. When will I receive EFT payments?**

Northeast Delta Dental will continue to make payments to dentists twice a week. Northeast Delta Dental will submit the claim for payment processing on Wednesdays and Fridays. Please allow 3 to 5 business days for the payment to post to your bank account. You may view your remittance advice within three business days.

**9. How will the EFT payment appear in my bank account?**

For Northeast Delta Dental payments, it will be clearly labeled as “DDPNH” as it appears today. Every other Delta Dental Member Company will have its own unique identifier.

**10. When will I have access to electronic payment remittance advices through DentalXChange?**

The electronic payment remittance advices will be posted no later than three business days after you receive your payment.

**11. If I sign up for EFT and ERA through Northeast Delta Dental, will it apply to all Delta Dental Member Companies?**

Yes, you will receive electronic payment and remittance advices for all your Delta Dental patients' remittance advices in one location, from all Delta Dental Member Companies participating with National EFT/ERA.

**12. Can I still receive a paper payment remittance advice?**

By signing the EFT Enrollment Form, you agree to receive or access your Remittance Advices electronically.

**13. Where can I obtain a copy of the electronic payment remittance advices?**

You will be able to log on to DentalXChange through Northeast Delta Dental's website ([www.nedelta.com](http://www.nedelta.com)) to search, view, and print a PDF of the payment remittance advices.

**14. I forgot my user name and/or password for [www.nedelta.com](http://www.nedelta.com). How do I access my Northeast Delta Dental account?**

Please attempt to retrieve your username or reset your password at the login screen. If this does not allow you access, please contact Delta Dental Provider Services department at 1-800-537-1715 ext. 1100, (Monday through Friday, 8 am – 4:45 pm).

**15. How long will I be able to view the electronic payment remittance advices on DentalXChange?**

For 18 months. If you need access to records older than 18 months, please call DentalXChange at 1-800-576-6412 ext. 452, (Monday through Friday, 9 am – 8 pm EST).

**16. Do I need to submit claims electronically through DentalXChange to be eligible for EFT?**

No, you do not need to sign up for electronic claims submissions to be eligible for EFT. You can continue to use the vendor of your choice to submit claims electronically or continue to submit paper claims. If you are interested in electronic claims submissions through DentalXChange, please call your practice management software vendor for information and pricing.

**17. What if I am not interested in EFT?**

Enrollment is voluntary. You will continue to receive your payments and paper remittance advices in the mail.

**18. Whom do I contact if the electronic payment hasn't arrived or if I have questions about a payment amount?**

In the unlikely event of a late or missing EFT, please contact Delta Dental's Provider Services department at 1-800-537-1715 ext. 1100, (Monday through Friday, 8 am - 4:45 pm). If you have a question regarding your ERAs, please contact DentalXChange at 1-800-576-6412 ext. 452, (Monday through Friday, 9 am - 8 pm EST).

**19. Where should I go if I need to make changes to my account?**

Please contact Delta Dental's Provider Services department at 1-800-537-1715 ext. 1100, (Monday through Friday, 8 am - 4:45 pm).

**20. How do I cancel EFT and go back to receiving paper checks and remittance advices?**

Please send written notification to Northeast Delta Dental, Provider Services department, PO Box 2002, Concord NH 03302-2002, or fax to 603-223-1033 or email to [ProviderServices@nedelta.com](mailto:ProviderServices@nedelta.com). Allow up to 10 business days to process.

**21. What happens if I need a claim adjusted or an over-payment has occurred?**

Adjustments and over-payments will continue to be processed in the same manner as they are today. If there is an adjustment to a claim that will result in an additional payment by Northeast Delta Dental, please submit your request in writing, and we will review the request. If Northeast Delta Dental made an over-payment on a claim, please submit a refund check to us along with an explanation.

**22. If I sell my practice and/or change my tax identification number (TIN), what changes do I need to make to continue to be enrolled in EFT.**

The selling of the practice will require the seller to dis-enroll and the purchaser to enroll. Changes to TINs are handled via the Delta Dental Provider Services department. Please contact the Provider Services department at 1-800-537-1715 ext. 1100, (Monday through Friday 8 am - 4:45 pm). If your banking information is changing please contact Delta Dental's Provider Services department at 1-800-537-1715 ext. 1100, (Monday through Friday, 8 am - 4:45 pm).

**23. How does DentalXChange ensure the security of my account information?**

Security is a top priority. While all dental professionals are invited to browse through the many public pages on the DentalXChange web site, secure areas are protected behind a state-of-the-art security infrastructure designed to safeguard your personal data. Your information is stored on their authenticated secure servers. Those servers are hosted at Savvis, the leading provider of complex Internet hosting for enterprises with mission-critical Internet operations. All information transmitted is encrypted by the Transport Layer Security (TLS) protocol, the strongest available encryption for the Internet.

**24. How does Northeast Delta Dental ensure the security of my account information?**

Northeast Delta Dental safeguards all personally identifiable information (PII) and personal health information (PHI) using a layered best practice security framework. Sensitive data at rest is protected using AES 256 bit encryption, and transport layer security (TLS) is used when sensitive information is in transit. Security systems are in place to detect and prevent the leakage of sensitive data. Northeast Delta Dental also identifies and remediates security vulnerabilities through regular security audits and maintains SOC2 compliance.