



Optum Financial Services: Reference Guide for the Medical Payment Exchange (MPX) Payment Process

Prepared For

**Optum Financial Services: Payer Customer Service Resources and Users of the ECHO® Settlement
Interface**

What is Medical Payment Exchange (MPX)?

- A revolutionary paper check replacement technology that gives providers instant access to payments through any web browser.
- A quick and secure method for providers to receive payments electronically by utilizing a patented payment solution provided by our partner, Deluxe.
- Provider EPPs are viewable through a secure web portal.
- Ability to convert provider checks into a real-time Virtual Card, enroll in ACH for all future payments or print the check directly to a local printer via technology-enabled platform.
- MPX payments are offered to providers who would otherwise receive a traditional paper check through the mail **and** have a secure fax number or email on file at ECHO Health Inc.
- Once enrolled for MPX, all subsequent payments from all payers are delivered via the MPX Exchange portal, with no print and mail required! **Note: virtual card reintroductions may occur.*

MPX is EASY!

Providers will receive an email or fax solicitation, with instructions for accessing the MPX portal to access their payment and select their preferred payment option via the MPX portal – <https://echecks.com/medpay>

Note: *If a payment is converted to a MPX electronic check, and the provider does not fully complete MPX enrollment, the electronic payment is canceled and mailed as a paper check.*

MPX Solicitation Delivery Methods

Email solicitation will be delivered without the applicable Explanation of Provider Payment (EPP) document. The email will include instructions directing the provider to the MPX Exchange portal to download the EPP and select to enroll for either MPX or All-Payer EFT/ERA.

Faxed solicitations will be delivered with the applicable Explanation of Provider Payment (EPP). The fax will include instructions directing the provider to the MPX Exchange portal to select to enroll for either MPX or All-Payer EFT/ERA.

Providers will continue to receive MPX solicitations until they complete an election for future payments.

Note: If no action is taken to settle a payment related to an MPX solicitation on the MPX portal within three business days, the payment will be dropped to a paper check and mailed.

What actions are required on the MPX portal?

Upon accessing the MPX portal, the provider is guided through the election process.

Step 1: Select the type of payment received.



ECHO Health: Payments Simplified

How can we help you?



Step 2: Select the type of future payment desired.



ECHO Health Inc. connects the provider community to over [200+ TPA Plans](#), workers comp payers and health and dental insurance companies. Providers can choose from multiple payment delivery options through a single enrollment process.

To receive your explanation of payment documentation, you must select your new preferred payment method:

Electronic ERA
with EFT
[Click here to learn more
and begin the enrollment
process](#)

Paper EOPs
with checks or EFT
[Click here to learn more
and begin the enrollment
process](#)

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Selecting Paper Checks and entering the requested information re-directs the provider to the MPX portal.



We Heard You - You Like Paper Checks

You just want them faster and easily reconciled with patient records!
MPX is your answer!

Your current explanation of payment (EOP) and your future checks (including EOPs) will be delivered as free printable paper checks from MPX which you may take to your bank to deposit immediately or, at your request, automatically deposit by EFT. No more waiting 1 - 2 weeks for your mailed checks and EOPs to arrive, just click and print. It's just that fast and simple.

- **How can we do this?** MPX uses a patented process created by Deluxe, the check people, which allows you to print your checks and EOPs yourself, instead of the payers printing and mailing them to you!
- **How do I try it and see if I like it?** Register on the MPX secure healthcare portal. With the payment information you enter below, you are pre-approved to register. You only need to register at MPX once to click and print all future checks from over 200 payers.
- **What do I do now?** Simply enter your Tax ID and the check number you received to register with us to receive your current EOP and faster payments!

When you receive a payment using MPX, you get your money in your bank account in one business day. Unlike many other payment processors, this is our standard timing - with no extra fees required.

See how easy it is to create a MPX account



Hear actual providers share their experience



Tax ID:

Check Number:

[Register me for MPX](#)

Selecting EFT/ERA and entering the requested information re-directs the provider to the ECHO EFT/ERA enrollment portal.



ECHO Health all payer EFT/ERA program connects your organization to over **200+ TPAs**, workers comp, and health and dental insurance companies for e-payment through a single enrollment. Payments arrive daily, and all EFT and ERA transactions are in a standardized format to allow for the most efficient processing.

To receive the explanation of payment documentation for this payment and enroll for the all payer EFT/ERA program:

1. Authenticate below using your tax ID and the check number from your document
2. Complete enrollment form to receive electronic agreement outlining terms and conditions for your review and signature

Tax ID:

Check Number:

Submit

If you need additional assistance please contact
ECHO Health at 833-318-7212

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Are providers required to use MPX?

MPX participation is optional. The MPX platform is just one of many methods offered to providers. Allowing providers to choose the method of payment that best serves their needs, while simultaneously driving electronic payment adoption and reducing print/mail costs, will satisfy for both provider and payer.

Will this affect our customer service area?

ECHO makes it easy for payers by handling the responsibility of educating and guiding the providers with questions related to this payment option. Payment information the provider receives directs the provider to contact either the ECHO Health team or the Deluxe team for assistance, depending on the payment type. However, some providers may still call the payer directly. Please use the following information to direct callers.

- **MPX Support:** If the caller is enrolled in the MPX program and requires assistance, or if the caller is trying to sign up for MPX, please direct the caller to 888-471-3920.
- **All other Inquiries:** For all other inquiries, including callers who received a Paper Check notification, those who want to enroll for EFT, or those who need assistance with the echochecks.com website, please direct callers to 833-318-7212.

How can we tell if a provider was paid through MPX?

The Unified Interface (UI) will contain all payment details. The **Details** tab of the UI will display payment activity in the **Remarks** column. The sections below contain examples of the various status options for MPX Payments.

Fig 1.1 (MPX Issued to an MPX enrolled provider - not processed):

ECHO Draft #	Type	Payment Date	Payee	Address	Status	Status Date	Remarks	Activity By	Draft
	MPX Transfer Date: 01/21/2022	01/20/2022					Issued through MPX MPX Enrolled		Draft

Fig 1.2 (MPX Issued Enrollment Offering – Paper Check notification):

ECHO Draft #	Type	Payment Date	Payee	Address	Status	Status Date	Remarks	Activity By	Draft
	MPX Transfer Date: 07/29/2022	07/27/2022					Issued through MPX MPX Offering - Paper Check		Draft

Fig 1.3 (MPX Check Printed):

ECHO Draft #	Type	Payment Date	Payee	Address	Status	Status Date	Remarks	Activity By	Draft
	MPX Check Transfer Date: 01/18/2022	01/17/2022			Clear	01/20/2022	Issued through MPX MPX Enrolled; MPX Check Printed.		Draft

Fig 1.4 (MPX On-demand, Opt-in virtual card):

ECHO Draft #	Type	Payment Date	Payee	Address	Status	Status Date	Remarks	Activity By	Draft
	MPX Transfer Date: 01/21/2022	01/20/2022					Issued through MPX MPX Enrolled Converted to MPX Vcard on 01/21/2022 by payee		Draft

Fig 1.5 (MPX ACH):

ECHO Draft #	Type	Payment Date	Payee	Address	Status	Status Date	Remarks	Activity By	Draft
	MPX ACH Transfer Date: 01/18/2022	01/17/2022			Clear	01/18/2022	Issued through MPX; Settled through MPX-ACH.		Draft

Fig 1.6 (MPX enrollment offering not accepted after 3 days):

ECHO Draft #	Type	Payment Date	Payee	Address	Status	Status Date	Remarks	Activity By	Draft
	Paper Check	01/13/2022					Issued through MPX MPX Offering MPX Offering Converted from MPX eCheck on 01/20/22.		Draft

Fig 1.7 (Choice Card converted to MPX issued):

ECHO Draft #	Type	Payment Date	Payee	Address	Status	Status Date	Remarks	Activity By	Draft
	MPX Transfer Date: 12/14/2021	12/13/2021					Re-issued as MPX eCheck on 01/21/2022		Draft

Fig 1.8 (Choice Card converted to MPX issued, enrollment offering not accepted after 3 days):

ECHO Draft #	Type	Payment Date	Payee	Address	Status	Status Date	Remarks	Activity By	Draft
	Paper Check	10/19/2021			Clear	11/15/2021	Re-issued as MPX eCheck on 11/01/2021 Converted from MPX eCheck on 11/04/21.		Draft

Fig 1.9 (Choice Card converted to MPX issued, check printed):

ECHO Draft #	Type	Payment Date	Payee	Address	Status	Status Date	Remarks	Activity By	Draft
	MPX Check Transfer Date: 09/16/2021	09/15/2021			Clear	11/03/2021	Re-issued as MPX eCheck on 10/26/2021; MPX Check Printed.		Draft

How can I tell if a payment has cleared?

The **Draft** status page in the Unified Interface will continue to report whether a payment has cleared or is still outstanding. For items that cleared through the MPX ACH or MPX virtual card, you will note the clearance under the eCheck number assigned during processing.

What if a provider would like to opt out of MPX?

Providers wishing to opt out of MPX should contact the Deluxe team at 888-471-3920. Customer Service agents are standing by to assist with these requests.

What if a provider has disputed payment once it has cleared?

Fraudulent payment concerns should be returned to ECHO Health Inc. for assistance. If a provider is disputing a claim or indicates the payment was not due, the payer would handle those inquiries.

What if I have questions about the MPX process?

Your ECHO Account Executive can answer any questions you have related to the MPX process. Please do not hesitate to reach out.