Priority Health payment updates

Starting Jan. 1, 2027, Priority Health is transitioning provider payment processing to Optum Financial, in partnership with ECHO Health, Inc. You'll receive your claim payments, remittance advices (835s) and 1099s from ECHO for dates of service on or after this date.

During the transition, there will be a dual payment operations period. Claims with dates of service on or before Dec. 31, 2027, will continue to be paid through Priority Health's current system, while claims with dates of service on or after Jan. 1, 2027, will be paid through ECHO. You may receive payments from both systems for a period of time as claims continue to process.

How you'll receive payments

Electronic funds transfer (EFT) / Electronic Remittance Advice (ERA)

- **If you currently receive EFT / ERA from Priority Health**, no action is required. Your banking and clearinghouse information will be securely shared with Optum to continue EFT payments and ERA delivery without interruption. (Note: Optum / ECHO will set you up with their no-fee EFT payment solution. ECHO will notify you if they can't get you set up for EFT / ERA. They'll request that you complete online enrollment yourself.)
- **If you're not enrolled in EFT today**, you can enroll directly with ECHO.

Paper check

- If you are not enrolled in EFT, your payments will be issued by paper check and mailed to your address on file.
- You may continue receiving paper checks or choose to enroll in EFT at any time.

You may get payments from two systems for a while.

During this transition, there will be a period of **dual payment operations**. Payments will be based on date of service:

- **DOS on / before Dec. 31, 2026**: claims will be paid through Priority Health's legacy system – by EFT, if you've enrolled with Priority Health, or by paper check. This will be true regardless of when you submit the claim.
- **DOS starting Jan. 1, 2027**: claims will be paid through ECHO.

You may receive payments / RAs from both systems for up to 12 months depending on claim runout, adjustments and resubmissions for DOS prior to Jan. 1, 2027. Depending on how you decide to set up your payments with ECHO, you may receive payments / RAs by more than one method during this transition.

How to enroll in EFT / ERA through ECHO

Online enrollment is open. You'll need to provide identifying information such as TIN, banking information and an ECHO draft number / payment amount. ECHO offers two EFT payment options:

Direct Pay ACH (no fees)

With Direct Pay ACH, you'll receive Priority Health payments by direct deposit to your bank account. To enroll, submit the Direct Pay ACH online enrollment form.

All Payer ACH (fees may apply)

Enroll one time to receive EFT payments from all payers processing payments through Optum. To enroll, submit the All Payer ACH online enrollment form.

See ECHO's EFT enrollment guide and EFT enrollment companion guide for detailed instructions.

Who to contact with questions

Who you contact with questions / for support depends on the nature of your question:

Contact…	With questions about…
ECHO Card Services at 833.202.5918	• Payment method enrollment and changes (for all payment types, including EFT)* • Virtual credit cards, including processing payments and opting out • Payment delivery* • Accessing payment and remittance information at providerpayments.com • Clearinghouse information (ERA delivery)* • ECHO Provider Payments Portal (providerpayments.com) functionality or issues *For DOS starting Jan. 1, 2027
Priority Health Provider Helpline at 800.942.4765	• Address changes • Claim status • Payment discrepancies for claims submitted • Accessing payment and remittance information in Priority Health's provider portal • Requests to reissue a misplaced draft or a payment not received • Coverage

Frequently Asked Questions (FAQs)

Dual Payment Operations

Why might I receive payments from both Priority Health and ECHO at the same time?
During the transition, there will be a period of dual payment operations. Payments are routed based on date of service (DOS). As a result, you may receive payments from both systems for up to 12 months while older claims continue to finalize.

How does date of service (DOS) determine which system pays me?

- **DOS on / before Dec. 31, 2026**: Paid through Priority Health's legacy payment system, using the payment preferences you have established with Priority Health*
- **DOS starting Jan. 1, 2027**: Paid through ECHO, using the payment preferences you establish with ECHO. This applies even if claims are processed or paid after Jan. 1, 2027.

How long will the dual payment operations period last?
The dual payment operations period may last up to 12 months, depending on claim runout, adjustments and resubmissions for dates of service prior to Jan. 1, 2027.

Will I receive separate RAs during the dual payment operations period?
Yes. During the transition period:

- RAs for legacy payments will continue to come from Priority Health
- RAs for new payments will come from ECHO

Providers should expect to reconcile payments using two sources during this period.

Will my payment / RA method be the same in both systems during the transition?
Not necessarily. Payment and RA methods depend on the system issuing the payment:

- Legacy Priority Health payments and RAs will follow your existing setup
- ECHO payments and RAs will follow the payment option selected (or defaulted) under the new process

This means you could temporarily receive payments and RAs in different formats (i.e., you could receive paper checks and RAs from Priority Health but EFT payments and ERAs from ECHO, if you enroll).

Do I need to enroll twice or take action for both systems?
No. Any enrollment or opt-out actions you take with ECHO apply only to payments for DOS starting Jan. 1,2027. No changes are required for legacy Priority Health payments.

What if I want to make changes to my payment / RA preferences for DOS on / before Dec. 31, 2026?
We'll stop accepting EFT enrollments / changes through prism (except for EFT terminations) on Nov. 30, 2026. We'll also stop accepting new ERA enrollments effective Nov. 30, 2026.

How should large groups prepare for dual operations?
Clear internal processes during this period can help minimize confusion and rework. Organizations with centralized billing should plan for:

- Temporary reconciliation across two payment systems
- Internal communication to billing teams about date-of-service rules

General

Are there fees associated with any payment options?

- **Direct Pay ACH**: No fees
- **All Payer ACH**: Fees may apply
- **Paper checks**: No fees

Will this change affect claims processing or payment timing?
No. Claims adjudication and payment timing are not changing as part of this transition. Only the payment delivery and remittance management process is changing.

Will remittance advices (RAs) and 835s still be available online?
Yes.

- **DOS starting Jan. 1, 2027**: RAs (including PDF and 835s) will be available through ECHO for dates of service starting Jan. 1, 2027, at providerpayments.com. You'll also automatically have access to PDF RAs for through our new Provider Portal starting on the same date.
- **DOS on / before Dec. 31, 2026**: RAs for DOS on / before Dec. 31, 2026, will be shared through our new portal with users that have added the Remittance Review staff role to their account. Learn more.

Will I receive more than one 1099 for 2026?
You may receive multiple 1099s, depending on the payment types you receive (i.e., claim, capitation, admin, offline, etc.) and whether you submit a claim to us for a date of service starting Jan.1, 2027.

Does this affect claim payments for dates of service before Jan. 1, 2027?
No. Payments for dates of service prior to Jan. 1, 2027, will continue to follow existing processes and will be paid by whatever method (EFT or paper check) you have set up with Priority Health already.

Where can providers view provider documents and payment information for payments made by ECHO?
Provider documents can be accessed online at providerpayments.com (login required). See ECHO's provider portal guide for more information.

EFT payments

Do I need to do anything if I already receive EFT from Priority Health?
No. If you've received an EFT payment from Priority Health since Jan. 1, 2025, there's nothing you need to do. We'll securely share the EFT banking information you have on file with us with Optum, and you'll be automatically enrolled in Direct Pay ACH, a no-fee EFT payment solution.

What happens if I don't currently receive EFT and take no action?
If you do not enroll in EFT, you will receive your payments by paper check.

What happens if I have an EFT enrollment request currently under review / processing with Priority Health on / before Nov. 30, 2026?
You'll be all set. We'll securely share your EFT banking information with ECHO. ECHO will then set you up with their no-fee EFT payment solution (called Direct Pay ACH).

If I want to newly enroll in EFT payments for DOS on / after Jan. 1, 2027, what do I need to do?
Enroll online directly with ECHO:

- Enroll to receive EFT payments from Priority Health only (no fees apply), or
- Enroll to receive EFT payments from all payers processing payments through ECHO (a fee for this service may apply)

What information do I need to share for EFT enrollment?
You must an enrollment form (links above). You will need to provide identifying information such as a tax identification number, banking information and an ECHO draft number and payment amount as part of the enrollment authentication.

How can I check the status of my EFT enrollment?
Due to the robust fraud detection processes in place, enrollments generally take 10 business days to process. However, if additional information is requested, enrollments may take up to 30 days. To check the status of an EFT enrollment, you can ECHO Card Services at 833.202.5918.

Do I need to do anything to complete EFT enrollment after submitting the online form?
Yes. If you're enrolling through the online form, you must complete a "penny test" to verify your banking information before enrollment is complete. Get more information on page 11 of ECHO's EFT enrollment guide.

How will the payments from ECHO appear on my bank statement?
Your ACH payments from Priority Health claims with dates of service on / after Jan. 1, 2027, will appear on your bank statement from Huntington National Bank and ECHO as "HNB – ECHO".

How can I review my EFT set up with ECHO?
After Jan. 1, 2027, you can contact the ECHO Card Services team at 833.202.5918 for assistance.

How can I change my EFT set up with ECHO?
After Jan. 1, 2027, for the fastest turnaround, you can submit your bank update request by logging into or creating an account with ECHO's provider portal at providerpayments.com. Once logged in, click the Provider Resources tab to find the Bank Update form to submit your request. Once submitted, allow 5-7 days for ECHOl to process your request.

Explanation of Payment (EOP) / Electronic Remittance Advice (ERA) / 835

What is an ERA?
An ERA is an electronic file that contains claim payment and remittance information. It is often referred to by its HIPAA transaction number, 835.

Where can I find my RAs / EOPs and 835s?

- **DOS starting Jan. 1, 2027**: RAs (including PDF and 835s) will be available through ECHO for dates of service starting Jan. 1, 2027, at providerpayments.com. You'll also automatically have access to PDF RAs for through our new Provider Portal starting on the same date.
- **DOS on / before Dec. 31, 2026**: RAs for DOS on / before Dec. 31, 2026, will be shared through our new portal with users that have added the Remittance Review staff role to their account. Learn more.

If I don't have ERA / 835 set up with Priority Health now, how can I get set up for ERA / 835 from ECHO?
Complete ERA enrollment portion of ECHO's online enrollment form.

If I already have ERA / 835 set up with Priority Health, will that be transferred over to ECHO?
Yes, we'll transfer your ERA / clearinghouse information to ECHO to ensure uninterrupted distribution throughout this transition.

What if I get paper RAs now but want to set up ERA / 835 with Priority Health?
We'll accept new ERA / 835 set up requests through Priority Health's legacy system through Nov. 30, 2026. This will establish ERA / 835 for claims for DOS on / before Dec. 31, 2026, effective the claim payment cycle after the request is submitted. We won't accept new requests starting Dec. 1, 2026.

What if I need to update my clearinghouse information with Priority Health after Jan. 1, 2027?
We'll accept ERA / 835 updates for Priority Health distribution for DOS on / before Dec. 31, 2026, via email. Contact our EDI team at *edisetup@priorityhealth.com*.

Note: this will not make changes to any ERA / 835 set up you have with ECHO for DOS starting Jan. 1, 2027.

Are there fees associated with the ERA enrollment?
No, fees aren't applied to ERA-only enrollment.

Who can I contact if I don't receive my 835 files for DOS on / after Jan. 1, 2027?

- Email *EDI@echohealthinc.com*
- Call ECHO Card Services at 833.202.5918, Monday to Friday, between 8 a.m. – 6 p.m. ET

What is the standard naming convention for the 835 files?
The file naming convention is "ANSI835_ProviderTIN_UniqueIdentifier."

How soon after I enroll will I receive 835 files?
You'll receive your 835 with the next issued payment. Note: 835s for VCC payments are generated when the card is accepted.