

# Resolution process for late or missing EFT and ERA

**The information below outlines Magellan Healthcare’s procedures for resolving late or missing electronic funds transfer (EFT) and/or electronic remittance advice (ERA).**

“Late” or “missing” is defined as a maximum elapsed time of four business banking days following the receipt of either the EFT or ERA. EFT and ERA are required to be sent not more than three days apart, as defined in the CAQH Phase III CORE 370 EFT & ERA Reassociation Rule.

## Late or missing EFT

When a provider has received the ERA but has not received EFT payment after three business days, the provider should contact their financial institution. Once funds are released, Magellan has no way to track funds through the provider’s bank.

Providers who need additional support to track a payment may contact Magellan’s EDI Support Team at [EDIsupport@MagellanHealth.com](mailto:EDIsupport@MagellanHealth.com).

## Late or missing ERA (835)

It is also possible for the payment (EFT) to arrive before the remittance (ERA). If a provider has not received the 835/ERA after three business days, they should contact:

- **The clearinghouse** – Magellan produces the 835/ERA then sends it to the provider’s clearinghouse. The clearinghouse is responsible for distributing the 835/ERA directly to the provider. The provider is responsible for knowing who their clearinghouse is and the contact number to work directly with them.
- **Magellan’s EDI department** – In the absence of a clearinghouse or if a provider needs further assistance, they should email Magellan’s EDI department at [EDIsupport@MagellanHealth.com](mailto:EDIsupport@MagellanHealth.com) and include:
  - Check number
  - Check date
  - Check amount
  - Taxpayer ID