

Humana® Claims Payment Policy

Subject: Paper Check Transaction Fee

Application: Medicare Advantage Products

Published date: 04/2024

Policy number: CP2023010

Related policies: [Electronic Transactions](#)

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Overview

The use of electronic payments and remittances reduces the administrative costs associated with paper checks and remittances, eliminates the risk of lost paper mail, enables easier reconciliation of payments and provides quicker access to funds.

This policy establishes Humana's transaction fee for paper checks.

[Medicare Advantage Payment Policy](#)

[References](#)

[General Humana Resources](#)



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Medicare Advantage Payment Policy

In addition to the policy, claims payments are subject to other plan requirements for the processing and payment of claims, including, but not limited to, requirements of medical necessity and reasonableness and applicable referral or authorization requirements.

Humana encourages providers to elect electronic claims payment options rather than paper checks. Humana offers electronic funds transfer (EFT) and virtual credit card (VCC) programs. To learn more about these programs, visit Humana's electronic claims payment website available in the [References](#) section of this policy.

Humana assesses a fee of \$5.00 for each envelope containing a paper check for medical claims reimbursement. This only applies when an envelope contains a paper check for an amount equal to or greater than \$5.00.

References

- Humana website. [Electronic claims payment](#). Humana.com.

General Humana Resources

- [Availity](#) – Providers can register for access to information on a variety of topics such as eligibility, benefits, referrals, authorizations, claims and electronic remittances.
- [Claims processing edit notifications](#) – Alerts of upcoming claims payment changes are posted on the first Friday of each month.
- [Claims resources](#) – Providers can find information on referrals, authorizations, electronic claim submissions and more.
- [Education and news](#) – This page can help you find clinical guidelines, educational tools, Medicare and Medicaid resources, our provider magazine and other resources to help you do business with us.
- [Making it easier](#) – This page contains an educational series for providers and healthcare professionals.
- [Medical and pharmacy coverage policies](#) – Humana publishes determinations of coverage of medical procedures, devices and medications for the treatment of various conditions. There may be variances in coverage among plans.

Note: Links to sources outside of Humana's control are verified at the time of publication. Please report [broken links](#).