



Dear Provider:

As part of our ongoing commitment to simplify and improve payment transactions for your business, **Medical Associates Health Plans/Health Choices/Central Plains Physician Health Plan** is offering more ways for you to receive payments. Recent feedback from our network indicates quicker reimbursement and more efficient payment reconciliation are high priorities for our providers, and we're excited to offer additional payment solutions to enable these priorities.

Beginning **Mid-August 2026**, **Medical Associates Health Plans/Health Choices/Central Plains Physician Health Plan** will partner with **ECHO Health, Inc.** to provide these new electronic methods. Many of our providers already work with ECHO Health, Inc. today.

Outlined below are the payment options and any action items needed by your office:

1. **Virtual Card Services**- If you are not currently registered to accept payments electronically, beginning **Mid-August 2026**, you will receive Virtual Credit Card payments with your Explanation of Payment (EOP). If you have a HIPAA certified fax number on file, your office will receive fax notifications; if not, your virtual card will be mailed. Each notification will contain a virtual credit card with a number unique to that payment transaction including an instruction page for processing. The step for processing this payment is similar to how you manually key-in patient payments today. Be sure to enter the payment information for the full amount of the card's value and do so prior to the expiration date on the card. Normal transaction fees apply based on your merchant acquirer relationship. **NO ACTION IS NECESSARY to start receiving Virtual Credit Card payments.**
2. **EFT Payments**- If you are interested in receiving payment via electronic funds transfer (EFT), setting up EFT is a fast and reliable method to receive payment. In addition to your banking account information, you will need to provide an ECHO payment draft number and payment amount as part of the enrollment authentication.

To sign-up to receive EFT from all payers processing payments on the ECHO platform, visit <https://enrollments.echohealthinc.com/EFTERAInvitation.aspx>. A fee for this service may be required.

To sign up for EFT, through ECHO for **Medical Associates Health Plans/Health Choices/Central Plains Physician Health Plan** only, visit <https://enrollments.echohealthinc.com/eftdirect/MedicalAssociatesHealthPlans> No fees apply.

3. **Medical Payment Exchange (MPX)** - If you are opted out of virtual card and are not enrolled with us to receive payments via electronic funds transfer (EFT) and have enrolled for MPX you will



receive your payments in your MPX portal account. Otherwise, you may receive a MPX payment by Choice Card notification or Paper Check notification, with information on how you can enroll for free printable paper checks delivered with your Explanation of Payment (EOP) 7-10 days faster than normal paper checks. The notification includes instructions for selecting your preferred payment option via our website <https://echochecks.com>.

4. **Paper Check**- To receive paper checks and paper explanation of payments, you must elect to opt out of Virtual Card Services or remove your EFT enrollment.

To manage your payment options, please visit us at <https://echovcards.com/letter>. In order to access this site, you will need your Tax ID and verification access code <insert code>.

Providers who do not enroll in EFT or select an alternative payment preference will automatically receive payments via Virtual Credit Card (VCC) beginning on the effective date of the program. No enrollment is required to receive VCC payments. Providers may elect an alternative payment method, including EFT, by following the enrollment instructions provided in this communication.

In addition, we want to make you aware of another enhancement. You can now log into www.providerpayments.com to access a detailed explanation of payment for each transaction.

We appreciate your support as we roll out these new payment options, and we look forward to continuing to work with you to deliver a positive experience for your patients.

If you have any difficulty with the website, or have additional questions, please call ECHO Health at 800.806.9163.

Sincerely,

Medical Associates Health Plans
Health Choices
Central Plains Physicians Health Plan