

## ECHO Health – Frequently Asked Questions (FAQs)

- **Which Liberty entities are impacted by this change?**
  - As of July 25, 2025, payments issued to providers in your State.
- **How do I enroll my office in EFT and ERA services through ECHO?**
  - Please follow the steps outlined in ECHO's Provider Payments Portal Quick Reference Guide. [EFT ECHO Provider Payments Portal Quick Reference Guide](#) .
- **How can I identify payments issued through ECHO on my bank statement?**
  - Payments will appear on your bank statement from Huntington national Bank and ECHO as "HNB-ECHO."
- **My office recently enrolled in Direct Deposit/EFT services through Liberty. Do I need to do anything else?**
  - **YES**, action is required!
    - If your office was previously enrolled in ECHO, please log into your ECHO portal and verify your preferred payment method and bank account information is still correct.
    - If your office is not enrolled in ECHO for Direct Deposit/EFT services, you will need to enroll as soon as possible. Please use the following link. [ECHO Health](#) .
- **My office prefers to receive paper checks. Do I need to do anything else?**
  - **YES**, action is required!
    - If your office was previously enrolled in ECHO, please log into your ECHO portal and verify your preferred payment method is set to "Paper Check."
    - If your office is not enrolled in ECHO, you will need to enroll as soon as possible. Please use the following link: [ECHO Health](#) .
- **I'm concerned about additional fees or service charges. How can I avoid them?**
  - Payment issued through "Virtual Card may incur normal transaction fees based on your merchant acquirer relationship. If you enroll with ECHO through Liberty's dedicated link, no service fees will be incurred for EFT/ERA services. Please use this link. [ECHO Health](#) .
- **What will happen if my office does not sign up with ECHO Health EFT/ACH?**
  - If you do not sign up for ECHO Health EFT/ACH, your office will be enrolled in Virtual Card Services. Virtual Cards allow your office to process payments as credit card transactions. Your office will receive fax notifications, each containing a virtual card number unique to that payment transaction. Once the number is received, you simply enter the code into your office's credit card terminal to process the payment as a regular card

transaction. Normal transaction fees apply based on your merchant acquirer relationship.

- **I'm concerned about the security of my banking information. Can ECHO provide any assurances?**
  - Optum Financial/ECHO Health is committed to data privacy and security, and the prevention of fraud. They employ the latest intrusion prevention and fraud mitigation technologies to protect their clients. Their fraud mitigation strategy includes specific authentication, identity and account verification vendor technologies, and robust internal fraud prevention protocols to identify potential fraud before processing payments to enrolled accounts.
- **I have further questions regarding my ECHO account. Who should I contact?**
  - Please refer to ECHO's Provider Payments Portal Quick Reference Guide via the following link: [EFT ECHO Provider Payments Portal Quick Reference Guide](#) .
  - For all other matters, please contact ECHO Health, Inc. at 833.629.9725 or email [EDI@ECHOHealthInc.com](mailto:EDI@ECHOHealthInc.com).

**ECHO Health (Enrollment):**



**ECHO Quick Reference Guide (Liberty Library):**

