

# REASSOCIATION SERVICE FOR HEALTHCARE PROVIDERS

## REDUCE COSTS AND ACCELERATE POSTING

Matching 835 remittance information with its ACH and/or check payment information is a cumbersome manual process for most providers, involving bank reports, billing system reports and large spreadsheets. The process is further complicated by payers who use “bulk” payments to pay for multiple 835s. You can eliminate this manual effort by subscribing to PNC’s Reassociation Service, which systematically matches remittances with their payments. By automating reassociation, you can decrease administrative costs, accelerate posting to patient accounts, and redirect staff to more valuable activities.

### PNC HEALTHCARE DELIVERS

With more than 25 years of experience in healthcare, PNC’s team of in-house specialists created PNC Healthcare Advantage, a web-based, modular system for managing your revenue cycle processes, including reassociation. PNC’s Reassociation Service helps providers post payments after payment is received. Since 835s typically travel through a non-bank clearinghouse, and payments travel through the banking system, the matching process has been difficult for most providers to automate. However, because PNC is a bank and an Electronic Healthcare Network, we receive both the commercial insurance payments (check and ACH) and the 835s from payers.

### HOW REASSOCIATION SERVICE WORKS

Through PNC Healthcare Advantage, payment data is compared to 835 transactions and then our sophisticated logic reconciles the files based on four different levels of matching criteria. The matched remittances are then sent to providers in their next scheduled transmission window for immediate posting to the patient billing system. Unmatched remittances are warehoused until matching payments are received. The warehouse period for unmatched 835s and payments can be customized for each payer.

In the case of a “bulk” payment, where a payer sends one check to pay for multiple 835s, the payment is logged by the system and individual 835 totals are subtracted as matches are made. The remaining balance of the payment is displayed in PNC Healthcare Advantage until all 835s have been reassociated with the payment.

If PNC Healthcare Advantage cannot find a remittance/payment match before the end of a provider’s designated warehouse or “aging” period, the provider has the option to receive a notification e-mail. The provider can then either direct the system to send the unmatched remittance to their organization, leave the unmatched remittance in the system or attempt to manually reassociate. The system makes manual reassociation easy by providing all of the potential matches for a payment or remittance, so that each one can be quickly evaluated.

### CASH RECONCILIATION MADE EASIER

As part of the Reassociation Service, PNC Healthcare Advantage provides an online Payment Reassociation Report to simplify cash reconciliation. Providers can search for payments by deposit date, reassociation status and other criteria. The search results display the payments and demographic information required by many general ledger systems. The results list can then be exported for further analysis or used to automate general ledger entries.

## STANDARD FEATURES

The Reassociation Service works in conjunction with PNC's Direct 835 Service and offers the following features:

- Select all payers or only certain payers for reassociation, tailoring the workflow to the needs of your organization.
- Match ACH, check or both payment types to your remittance information, enabling automation of the reassociation process regardless of the payment method.
- Specify how long you would like the system to look for a remittance/payment match. This "aging period" can vary by payer, allowing you to customize the reassociation process based on your knowledge of the habits of specific payers. PNC can also make recommendations based on payer history.
- Customize your transmission schedule for matched remittances. You determine the frequency and timing, thereby accelerating posting to patient accounts.
- Receive automated notification emails when the system cannot automatically reassociate a remittance and payment file and manual intervention is required (i.e., when there is more than one potential match for a remittance or payment file).
- View all payment and remittance reassociation activity via the PNC Healthcare Advantage Remittance Search or Payment Reassociation Report. The reassociation status of each received 835 and payment transaction is displayed, highlighting when matching transactions are missing, so that payers can be contacted immediately. Both reports can be exported for further analysis or import to another system.

## REASSOCIATION SERVICE AND YOUR ORGANIZATION

A high rate of success occurs when payers send "clean" 835s (complete information in the correct fields) and EFTs in the CCD+ format. PNC can advise you on which payers' transactions produce the best results for automated reassociation.



### READY TO HELP

At PNC, we combine a wider range of financial resources with a deeper understanding of your business to help you achieve your goals. To learn more about how we can bring ideas, insight and solutions to you, please contact your Treasury Management Officer or visit [pnc.com/healthcare](https://pnc.com/healthcare).

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