

*Healthcare Claim Payment Advice*

*ASC X12N TR3*

*005010X221A1 (835/ERA)*

*Version 7*

United American Insurance Company

Globe Life Insurance Company of New York

Globe Life And Accident Insurance Company

Liberty National Life Insurance Company

American Income Life Insurance Company

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### Preface

This Healthcare Claim Payment Advice ASC X12N TR3 005010X221A1 (835/ERA) Companion Guide (“Companion Guide”) specifies the data content permitted when exchanging information electronically with United American Insurance Company, Globe Life Insurance Company of New York, Globe Life And Accident Insurance Company, Liberty National Life Insurance Company, and American Income Life Insurance Company (individually and collectively referred to herein as “the Company”). This Companion Guide is intended to convey information that is within the framework of the Implementation Guides adopted for use under HIPAA. The Companion Guide is not intended to convey information that in any way exceeds the requirements or usages of data expressed in the Implementation Guides.

### Disclaimer

It is the responsibility of the provider to ensure that the latest version of this guide is used when designing/building Healthcare Claim Payment Advice ASC X12N TR3 005010X221A1 (835/ERA) EDI transactions. The provider should frequently check for updates to the Companion Guide. The Company accepts no liability for any costs that the provider may incur that arise from or are related to changes to the Companion Guide.

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### 1 Introduction

The Healthcare Claim Payment Advice ASC X12N TR3 005010X221A1 (835/ERA), replaces the paper version of the explanation of benefits (EOB). The Company delivers 835/ERA remittance files in compliance with the Health Insurance Portability and Accountability Act (HIPAA). You can access your 835/ERA through Change Healthcare, Availity, PNC Bank, TKSoftware, Clinix, Zirmed, Experian Health, Greenway Health, eProvider Solutions and Practice Insight clearinghouses, or through the secure provider tools available at <https://eprovider.globelifeinc.com/>.

Electronic Fund Transfer (EFT), payment transactions are reported with file format CCD+, which is the recommended industry standard for EFT payments. The addendum record is used by the originator to provide additional information about the payment to the recipient. This format is also referenced in the 835/ERA.

### Scope

Electronic Data Interchange (EDI), is a way of sending information from one computer to another. EDI helps providers and payers maintain a flow of vital information by enabling the transmission of claims and managed care transactions. It allows you to send and receive vital healthcare information electronically.

### References

Please refer to the Healthcare Claim Payment Advice ASC X12N TR3 005010X221A1 (835/ERA) for information not supplied this document, such as code lists, definitions, and edits. Washington Publishing Company <http://store.x12.org/store/healthcare-table-data>, is one source you can obtain the layout specifications.

### Additional Information

You are interested in reducing error, maximizing efficiency, and saving money. The Company encourages all providers to receive and make use of the standard 835/ERA.

The 835/ERA allows for automated matchup of claims payment data sent to the Receiver from the Company using computer software.

If you do not already receive the 835/ERA (electronically), please enroll at <https://solutions.caqh.org>. We only accept Account Linkage by TIN; NPI linkage will be declined.

## Contact Information

The e-mail addresses below can be used in contacting CAQH's provider enrollment and services, eProvider Provider Services, and the Company's EDI Support. These groups can provide assistance and answer questions relating to 835/ERAs and EFTs.

CAQH Enrollhub Contact Information:

Provider ERA/EFT enrollment CAQH - <https://solutions.caqh.org>

Provider Help Desk e-mail - [efthelp@enrollhub.caqh.org](mailto:efthelp@enrollhub.caqh.org)

Provider Help Desk – 844-815-9763

Company's eProvider.com Contact Information:

Website - <https://eprovider.globelifeinc.com>

Customer Service e-mail – [eprovider@globe.life](mailto:eprovider@globe.life)

EDI Support/Helpdesk – [editeam@globe.life](mailto:editeam@globe.life)

Customer Service Phone Number - 877-577-3914

## 2 CAQH

### EnrollHub

The first step in receiving 835/ERAs and EFTs is to enroll with CAQH. CAQH enrollment offers many advantages and security of your information.

- Current enrollment validation includes three major components:
  - *Out-of-band identity verification:* CAQH will call the provider entity, via a phone number obtained outside of the enrollment process, to confirm that the user is affiliated with the provider entity.
  - *Document validation:* CAQH indexes a voided check or bank letter for each enrollment to confirm that the provider name, routing number and account number on the document matches what was supplied in the enrollment.
  - *Pre-note transaction:* CAQH will, through its bank, conduct a pre-note transaction to confirm that the account included in the enrollment can receive funds.

CAQH enrollment site: <https://solutions.caqh.org>

CAQH enrollment guide: <https://solutions.caqh.org/bpas/Common/HelpGettingStarted.pdf>

### CAQH Screens

Once you have enrolled and logged in to your account, you will add a new provider. The screen prints below show you how to add provider information and submit bank account information for EFT transactions.

#### Add New Enrollment – Select Payer(s)

[Provider List](#) > [New Provider](#)

Please enter information about the practice or company that you wish to enroll. The provider name or the DBA that you enter here must match the name that appears on the voided check or bank letter that you will be asked to upload later in the process.

**Provider Information**

Provider Name:

Doing Business As Name (DBA):

Street:

City:

State/Province:

ZIP Code/Postal Code:

Provider Federal Tax Identification Number (TIN) or Employer Identification Number (EIN):

National Provider Identifier (NPI):

This provider is a non-HIPAA covered provider and is not enumerated with an NPI.

System of postal-zone codes (zip stands for "zone improvement plan") introduced in the U.S. in 1963 to improve mail delivery and exploit electronic reading and sorting capabilities

**Provider Contact Name**

Please enter the name and the contact information for the person in the provider's office that handles EFT issues below.

Provider Contact Name:

Telephone Number: ( ) - -

Telephone Number Extension:

Email Address:

**Provider Agent Name**

The following section applies only if the provider's authorized agent is not part of the provider practice. If this provider uses an outside billing agency as an authorized agent, please complete the information below.

Does this provider use an external authorized agent?  Yes, I will provide the authorized agent's information below  No

Provider Agent Name:

Street:

City:

State/Province:

ZIP Code/Postal Code:

Provider Agent Contact Name:

Telephone Number: ( ) - -

Telephone Number Extension:

Email Address:

Send a copy of all CAQH correspondence to Authorized Agent

### Add Financial Institution

[Provider List](#) > [Provider Details](#) > [Bank Details](#)

You will add your financial institution information on this page. Once the bank document is uploaded in Step 3, all bank information is frozen and cannot be edited.


**Provider Information**

Provider Name: **Brendan's Pediatrics LLC**  
 Doing Business As Name (DBA): **Brendan's Ped's**  
 TIN: **482019481**  
 NPI: **5918409184**

**1** Financial Institution Information Details

Nickname:

Financial Institution Name:



Financial Institution Routing Number:

Re-enter Financial Institution Routing Number:

Type of Account at Financial Institution: **--Select--**

Provider's Account Number with Financial Institution:

Re-enter Provider's Account Number with Financial Institution:

**3** Include with Enrollment Submission

Please upload a digital image of a voided check or bank letter. The provider name or DBA, routing number and account number that displays below must match the information that appears on the voided check or bank letter that you upload.


Note: Deposit slips are not accepted.

Provider Name: **Brendan's Pediatrics LLC**  
 Doing Business as Name (DBA): **Brendan's Ped's**  
 Financial Institution Routing Number: **052001633**  
 Provider's Account Number with Financial Institution: **22330099**

Include with Enrollment Submission:  Voided Check  Bank Letter

Voided Check or Bank Letter:  **Screen Shot 2013-11-14 at 12:22:46 PM.png**

Acceptable file formats include PDF, JPEG, GIF, BMP, and PNG.



Please check that the Provider Name or Doing Business As (DBA) name, and bank information match exactly to what appears on the document. If everything looks correct, click the Submit button. If you identify errors, upload a new document by clicking the Browse button to upload another document. To make bank account changes, update the appropriate bank information above. If the Provider Name or DBA is entered incorrectly, please cancel out of this step and click "Edit Provider Information" on the provider details screen.

Contact your financial institution to arrange for the delivery of the CCD+ Data Elements necessary to re-associate your EFT payment with remittance advice. The required fields are listed below. Additional information on this CORE Requirement can be found at [http://www.cash.org/CORE\\_overview.php](http://www.cash.org/CORE_overview.php)

- Effective Entry Date
- Amount
- Payment Related Information

Add New Enrollment – Select Payer(s)

Financial Institution Account: TIN BOA Checking...0099

Financial Institution Name: Bank of America  
Type of Account at Financial Institution: Checking  
Provider's Account Number with Financial Institution: 22330099  
Status: Pending

Account Number Linkage to Provider Identifier: TIN Associated NPIs

Payer Selection:

Select	Payer	Enrollment Status, Date
<input type="checkbox"/>	Cigna HMO	
<input type="checkbox"/>	Harley	
<input type="checkbox"/>	HC	
<input type="checkbox"/>	HP Benefits	
<input type="checkbox"/>	HP Test	
<input type="checkbox"/>	LaLaLand	
<input type="checkbox"/>	MDavisPlan	
<input checked="" type="checkbox"/>	Melissa CA	
<input checked="" type="checkbox"/>	Melissa MD	
<input type="checkbox"/>	Payer Knox FL	
<input type="checkbox"/>	Release OnedotFive	
<input type="checkbox"/>	Release OneSix	

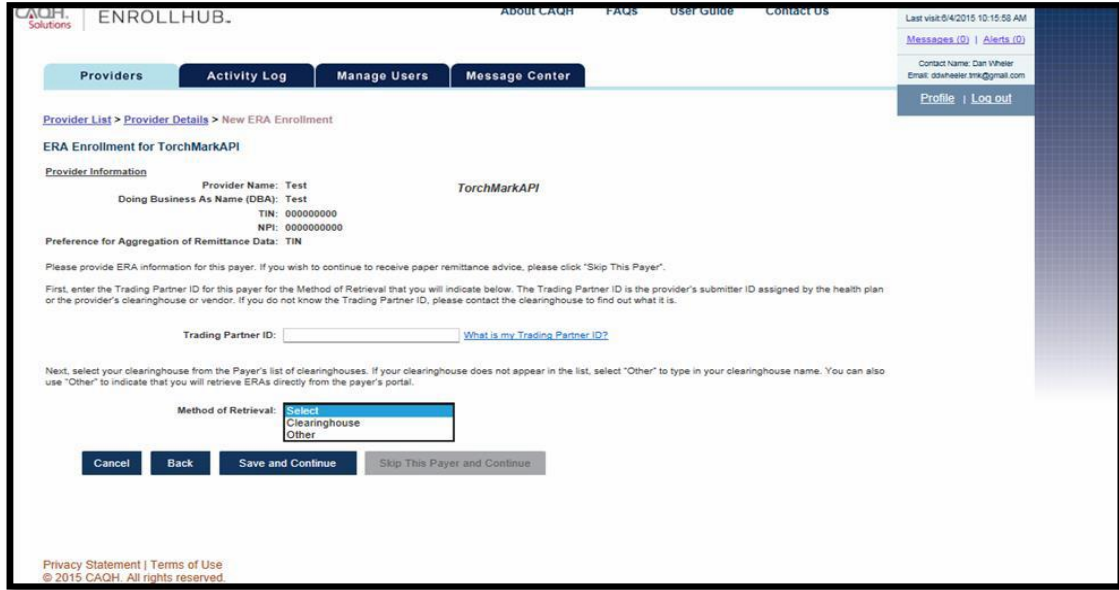
Cancel Next

Note: The Company only accepts Account Linkage by TIN; NPI linkage will be declined.

Trading Partner Registration

On the CAQH site, when you get to 835/ERA enrollment, the Method of Retrieval is “Clearinghouse” or “Other”. If you select Clearinghouse, you can choose Change Healthcare, Availity, PNC Bank, TKSoftware, Clinix, Zirmed, Experian Health, Greenway Health, eProvider Solutions, Practice Insight or Torchmark Webservice Portal (Torchmark Webservice Portal does not require a trading partner ID). If you select other, please leave the message area blank, as we only have agreements with Change Healthcare, Availity, PNC Bank, TKSoftware, Clinix, Zirmed, Experian Health, Greenway Health, eProvider Solutions and Practice Insight clearinghouses at this time. If you plan to use a clearinghouse not listed you will have to contact them directly for arrangements.





## 3 eProvider Website

### CAQH Enrollment

Once your enrollment with CAQH is complete, you will receive an e-mail from [eProvider@globelifeinfo.com](mailto:eProvider@globelifeinfo.com) congratulating you on your successful enrollment. Click on the link to complete your registration. Use your individual contact information to complete your registration even if that information is different from the provider information that you provided in your CAQH enrollment. If you do not receive an e-mail please check your spam or your CAQH messages.

### New User Enrollment

If you are not authorized to sign up for ERA/EFT you can register directly on our eProvider site <https://eprovider.globe.life/>. For security purposes you will need payment or claim information for validation.

Once you're enrolled for 835/ERAs and EFTs, you can look up information on paid claims using the Company's website. This secure, self-service application offers several inquiry methods and filters to customize views of your data. You can also download the 835/ERA.



- Choose Payments to see recent payments or search for a specific payment.
  - View EFT amounts
  - Download ERAs
  - Print EOBs



- Choose [Claims](#) to see recently adjudicated claims or search for a specific claim.
  - See how the claim was processed with CARCs and RARCs.
  - This formula must balance: The amount billed - (sum of all adjustments) = check amount.
- Choose [Eligibility](#) to see a patient's current eligibility.
  - Please enter EITHER the Policy Number OR Medicare ID and the first three letters of the last name.  

Policy Number	Medicare ID	First 3 Letters of Last Name *
<input type="text"/>	<input type="text"/>	<input type="text"/>
  - After your selection you can view:
    - Policy Status
    - Effective Date
    - Remaining Out of Pocket Max
    - Remaining Part A and Part B deductible
    - If our plan Pays Part A and Part B deductible
    - Co-Insurance
- Co-Pay Choose [Your Account](#) to manage your eProvider account settings.
  - You can manage your personal contact information.
  - You can manage your security question in the event of a forgotten password.
  - View Tax IDs or Add Tax IDs
- Choose [Admin](#) to manage your organization's ERA settings.
  - If you choose Change Healthcare, Availity, PNC Bank, TKSoftware, Clinix, Zirmed, Experian Health, Greenway Health, eProvider Solutions or Practice Insight, please enter your Trading Partner ID.
  - If you choose Torchmark API Core Web Service, refer to section 4 of this guide.
  - View Tax IDs
  - Manage Users- here you can add additional users to view the Tax IDs
- Choose [Help](#) if you are looking for FAQs or Contact information

### ERA Delimiters

The Company uses the following delimiters in the 835/ERA EDI transactions; the values are included in the specifications below:

- Data Element Separator \* Asterisk
- Sub-Element Separator : Colon
- Segment Terminator ~ Tilde
- Repetition Separator ^ Caret

### ERA Segmentation

The following matrix lists segments that have unique values not found in the 5010 version of the 835/ERA file. There are many segments not noted in the grid below that are required by the X12 standard. Refer to the TR3 835/ERA layout for information regarding these segments.

Segment	Interchange Control Header	Value
ISA05	Interchange ID Qualifier	Chosen upon registration
ISA06	Interchange Sender ID	United American Insurance Company 92916 Globe Life Insurance Company of New York 74101 Globe Life And Accident Insurance Company 91472 Liberty National Life Insurance Company 65331 American Income Life Insurance Company 60577
ISA07	Interchange ID Qualifier	Chosen upon registration
ISA08	Interchange Receiver ID	Trading Partner ID entered at registration
ISA11	Repetition Separator	^
ISA16	Component Element Separator	:~
GS02	Application Sender's Code	Same as ISA06 value
GS03	Application Receiver's Code	Same as ISA08 value
GS06	Group Control Number	Same as ISA13

**Business Rules and Limitations**

Specific business rules and limitations associated with the 835/ERA transaction are noted below:

- We only accept Account Linkage by TIN; NPI linkage will be declined.
- Each ERA will only contain one transaction set consisting of a single claim or multiple claims
- Part A claims only provide a "paid" amount. There is no detail.
  - The paid amount is always the same as the billed and approved amounts, so the adjustments should be uniform.
- If remark code M4 exists, payment is for interest. The amount of the claim will be an OA B13 adjustment. The PLB segment will contain the check amount, identified as Interest.

**4 TorchmarkAPI Core Web Service**

**Setting up Web Service**

The eProvider Torchmark API Core Web Service can be used to download the 835/ERA transaction files. The web supports SOAP and MIME connectivity.

The username and password should be set up by your organization's administrator on the eProvider website upon registration or under the Admin tab.

**ERA Settings**

A delivery method is not required, but you can choose one from this list if you have a preferred method. Please be advised, we only accept arrangements with clearing houses in the drop down list below. Please choose a clearing house only if you have pre-defined agreements with the clearing house. The TorchmarkAPI CORE Web Service is available without any pre-defined agreement. Please refer to Section 4 of the Companion Guide. Regardless of the method you choose, you can always view or download your ERA's from our web site.

**Your Organization Name \***

**Delivery Methods**

1. Please create a username and password for your web service account.  
2. Refer to the [Companion Guide](#) for instructions and additional information

**Web Service User Name \***

User Name must be at least 6 characters

**Web Service Password \***

Password must be at least 8 characters & it must contain at least one of each of the four (4) character types: Symbols, Uppercase letters, Lowercase letters, Numbers

- The SOAP CORE Web Service is available at this web address: <https://corewebservice.torchmarkcorp.com/CORETransactionsService.svc>
- The MIME CORE Web Service is available at this web address: [https://corewebservice.torchmarkcorp.com/CORETransactionsService\\_MIME.aspx](https://corewebservice.torchmarkcorp.com/CORETransactionsService_MIME.aspx)
- The PayloadType needs to be specified as **X12\_835\_Request\_005010X221A1**.
- The ProcessingMode needs to be set to **Batch**.
- The service method to call is **GenericBatchRetrievalTransaction**
- The Core Rule Version to use is 2.2.0

**Keyword “LATEST”**

If the word “LATEST” is sent as the Payload ID then the response will contain the latest ERA for the username’s organization that has not been retrieved through the web service.

Alternately, instead of using the “LATEST” keyword the payload ID could be set to the identifier for the ERA.

## Example of SOAP Call using LATEST keyword :

--uuid:e62caa85-28b5-46d0-9386-256a0317dbe6+id=3

Content-ID: <http://tempuri.org/0>

Content-Transfer-Encoding: 8bit

Content-Type: application/xop+xml;charset=utf-8;type="application/soap+xml"

```
<s:Envelope xmlns:s="http://www.w3.org/2003/05/soap-envelope"
xmlns:a="http://www.w3.org/2005/08/addressing" xmlns:u="http://docs.oasis-open.org/wss/2004/01/oasis-200401-wss-wssecurity-utility-1.0.xsd">
  <s:Header>
    <a:Action
s:mustUnderstand="1">http://www.caqh.org/SOAP/WSDL/CORETransactions/GenericBatchRetrievalTransacti
on</a:Action>
    <a:MessageID>urn:uuid:82d23d13-c00b-4837-be4d-7bb95f6d76ac</a:MessageID>
    <a:ReplyTo>
      <a:Address>http://www.w3.org/2005/08/addressing/anonymous</a:Address>
    </a:ReplyTo>
    <a:To
s:mustUnderstand="1">https://corewebservice.torchmarkcorp.com/CORETransactionsService.svc</a:To>
    <o:Security s:mustUnderstand="1" xmlns:o="http://docs.oasis-open.org/wss/2004/01/oasis-200401-wss-
wssecurity-secext-1.0.xsd">
      <u:Timestamp u:Id="_0">
        <u:Created>2015-08-06T21:55:53.677Z</u:Created>
        <u:Expires>2015-08-06T22:00:53.677Z</u:Expires>
      </u:Timestamp>
      <o:UsernameToken u:Id="uuid-45a70441-cb9a-4dde-8f1d-c562d71ab5c6-5">
        <o:Username>testuser</o:Username>
        <o:Password Type="http://docs.oasis-open.org/wss/2004/01/oasis-200401-wss-username-token-profile-
1.0#PasswordText">testpassword</o:Password>
      </o:UsernameToken>
    </o:Security>
  </s:Header>
  <s:Body xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns:xsd="http://www.w3.org/2001/XMLSchema">
    <COREEnvelopeBatchResultsRetrievalRequest
xmlns="http://www.caqh.org/SOAP/WSDL/CORERule2.2.0.xsd">
      <PayloadType xmlns="">X12_835_Request_005010X221A1</PayloadType>
      <ProcessingMode xmlns="">Batch</ProcessingMode>
      <PayloadID xmlns="">LATEST</PayloadID>
      <PayloadLength xmlns="">0</PayloadLength>
      <TimeStamp xmlns="">2015-08-06T21:55:53Z</TimeStamp>
      <SenderID xmlns=""/>
      <ReceiverID xmlns=""/>
      <CORERuleVersion xmlns="">2.2.0</CORERuleVersion>
      <Checksum xmlns=""></Checksum>
      <Payload xmlns=""/>
    </COREEnvelopeBatchResultsRetrievalRequest>
  </s:Body>
</s:Envelope>
```

## Example of SOAP response :

--uuid:3466cfb1-dffc-4baf-803e-6129fdaab32d+id=4

Content-ID: <http://tempuri.org/0>

## Healthcare Claim Payment Advice ASC X12N TR3 005010X221A1 (835/ERA)

Content-Transfer-Encoding: 8bit

Content-Type: application/xop+xml;charset=utf-8;type="application/soap+xml"

```
<s:Envelope xmlns:s="http://www.w3.org/2003/05/soap-envelope"
xmlns:a="http://www.w3.org/2005/08/addressing" xmlns:u="http://docs.oasis-open.org/wss/2004/01/oasis-
200401-wss-wssecurity-utility-1.0.xsd">
  <s:Header>
    <a:Action
s:mustUnderstand="1">http://www.caqh.org/SOAP/WSDL/CORETransactions/GenericBatchRetrievalTransacti
onResponse</a:Action>
    <a:RelatesTo>urn:uuid:5e77e6f5-c128-4fc9-ab77-a277b2342d58</a:RelatesTo>
    <o:Security s:mustUnderstand="1" xmlns:o="http://docs.oasis-open.org/wss/2004/01/oasis-200401-wss-
wssecurity-secext-1.0.xsd">
      <u:Timestamp u:Id="_0">
        <u:Created>2015-08-06T22:21:24.455Z</u:Created>
        <u:Expires>2015-08-06T22:26:24.455Z</u:Expires>
      </u:Timestamp>
    </o:Security>
  </s:Header>
  <s:Body xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns:xsd="http://www.w3.org/2001/XMLSchema">
    <COREEnvelopeBatchResultsRetrievalResponse
xmlns="http://www.caqh.org/SOAP/WSDL/CORERule2.2.0.xsd">
      <PayloadType xmlns="">X12_835_Response_005010X221A1</PayloadType>
      <ProcessingMode xmlns="">Batch</ProcessingMode>
      <PayloadID xmlns="">e247dfc2-4412-4257-8f74-65a321d4a559</PayloadID>
      <PayloadLength xmlns="">1305</PayloadLength>
      <TimeStamp xmlns="">2015-08-06T22:21:11Z</TimeStamp>
      <SenderID xmlns="">Torchmark</SenderID>
      <ReceiverID xmlns="">620478102</ReceiverID>
      <CORERuleVersion xmlns="">2.2.0</CORERuleVersion>
      <Checksum xmlns="">31C470ECDB7F23237CE5DE40465BB8F32E034496</Checksum>
      <Payload xmlns="">
        <xop:Include href="cid:http://tempuri.org/1/635744784844561956"
xmlns:xop="http://www.w3.org/2004/08/xop/include"/>
      </Payload>
      <ErrorCode xmlns="">Success</ErrorCode>
      <ErrorMessage xmlns=""></ErrorMessage>
    </COREEnvelopeBatchResultsRetrievalResponse>
  </s:Body>
</s:Envelope>
```

```
--uuid:3466cfb1-dffc-4baf-803e-6129fdaab32d+id=4
Content-ID: <http://tempuri.org/1/635744784844561956>
Content-Transfer-Encoding: binary
Content-Type: application/octet-stream
```

[ERA Text is here]

```
--uuid:3466cfb1-dffc-4baf-803e-6129fdaab32d+id=4--
```

### Example of MIME Call using LATEST keyword :

HTTP/1.1 200 OK

Content-Length: 2408

Content-Type: multipart/form-data; boundary= eProviderBoundary\_8d2de267abe19a2

--eProviderBoundary\_8d2de267abe19a2  
Content-Disposition: form-data; name="PayloadType"

X12\_835\_Request\_005010X221A1  
--eProviderBoundary\_8d2de267abe19a2  
Content-Disposition: form-data; name="ProcessingMode"

Batch  
--eProviderBoundary\_8d2de267abe19a2  
Content-Disposition: form-data; name="TimeStamp"

2015-10-26T21:57:06Z  
--eProviderBoundary\_8d2de267abe19a2  
Content-Disposition: form-data; name="UserName"

testuser  
--eProviderBoundary\_8d2de267abe19a2  
Content-Disposition: form-data; name="Password"

TestPassword  
--eProviderBoundary\_8d2de267abe19a2  
Content-Disposition: form-data; name="PayloadID"

LATEST  
--eProviderBoundary\_8d2de267abe19a2  
Content-Disposition: form-data; name="CORERuleVersion"

2.2.0  
--eProviderBoundary\_8d2de267abe19a2—

**Example of MIME Response:**

HTTP/1.1 200 OK  
Content-Length: 2408  
Content-Type: multipart/form-data; boundary= c0acbe7c-f8c7-4fc0-a808-530adec76758

--c0acbe7c-f8c7-4fc0-a808-530adec76758  
Content-Disposition: form-data; name="PayloadType"

X12\_835\_Response\_005010X221A1  
--c0acbe7c-f8c7-4fc0-a808-530adec76758  
Content-Disposition: form-data; name="CORERuleVersion"

2.2.0  
--c0acbe7c-f8c7-4fc0-a808-530adec76758  
Content-Disposition: form-data; name="SenderID"

Torchmark  
--c0acbe7c-f8c7-4fc0-a808-530adec76758  
Content-Disposition: form-data; name="ProcessingMode"

### Batch

--c0acbe7c-f8c7-4fc0-a808-530adec76758  
Content-Disposition: form-data; name="TimeStamp"

2015-10-26T21:57:06Z

--c0acbe7c-f8c7-4fc0-a808-530adec76758  
Content-Disposition: form-data; name="ErrorCode"

### Success

--c0acbe7c-f8c7-4fc0-a808-530adec76758  
Content-Disposition: form-data; name="ErrorMessage"

--c0acbe7c-f8c7-4fc0-a808-530adec76758  
Content-Disposition: form-data; name="PayloadID"

38e022a4-9a81-45a4-b9f9-8f521ba24e37  
--c0acbe7c-f8c7-4fc0-a808-530adec76758  
Content-Disposition: form-data; name="ReceiverID"

340714585  
--c0acbe7c-f8c7-4fc0-a808-530adec76758  
Content-Disposition: form-data; name="Payload"

[ERA content here]  
--c0acbe7c-f8c7-4fc0-a808-530adec76758--

## Keyword “FILELIST”

If the keyword “FILELIST” is sent as the Payload ID then the response will contain a list of all the ERA files from the last 31 days that have not been downloaded through the web service.

The Payload IDs can be retrieved using the FILELIST keyword and then a series of requests with each of those Payload IDs can be submitted to the web service to retrieve each ERA. Alternately, the web service can be called repeatedly with the keyword of LATEST until there are no more ERAs that have not been downloaded.

### Example SOAP response to a FILELIST request :

--uuid:3466cfb1-dffc-4baf-803e-6129fdaab32d+id=5  
Content-ID: <http://tempuri.org/0>  
Content-Transfer-Encoding: 8bit  
Content-Type: application/xop+xml;charset=utf-8;type="application/soap+xml"

```
<s:Envelope xmlns:s="http://www.w3.org/2003/05/soap-envelope"
xmlns:a="http://www.w3.org/2005/08/addressing" xmlns:u="http://docs.oasis-open.org/wss/2004/01/oasis-
200401-wss-wssecurity-utility-1.0.xsd">
  <s:Header>
```



```
<a:Action
s:mustUnderstand="1">http://www.caqh.org/SOAP/WSDL/CORETransactions/GenericBatchRetrievalTransacti
onResponse</a:Action>
<a:RelatesTo>urn:uuid:6c85e219-171a-44e3-bc95-826128a5aaa5</a:RelatesTo>
<o:Security s:mustUnderstand="1" xmlns:o="http://docs.oasis-open.org/wss/2004/01/oasis-200401-wss-
wssecurity-secext-1.0.xsd">
<u:Timestamp u:Id="_0">
<u:Created>2015-08-06T22:32:40.118Z</u:Created>
<u:Expires>2015-08-06T22:37:40.118Z</u:Expires>
</u:Timestamp>
</o:Security>
</s:Header>
<s:Body xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns:xsd="http://www.w3.org/2001/XMLSchema">
<COREEnvelopeBatchResultsRetrievalResponse
xmlns="http://www.caqh.org/SOAP/WSDL/CORERule2.2.0.xsd">
<PayloadType xmlns="">X12_835_Response_005010X221A1</PayloadType>
<ProcessingMode xmlns="">Batch</ProcessingMode>
<PayloadLength xmlns="">59184</PayloadLength>
<TimeStamp xmlns="">2015-08-06T22:32:39Z</TimeStamp>
<SenderID xmlns="">Torchmark</SenderID>
<CORERuleVersion xmlns="">2.2.0</CORERuleVersion>
<Checksum xmlns="">7CD72B339785DC12B3E5B8FEF3C0208CD23CE6C</Checksum>
<Payload xmlns="">
<xop:Include href="cid:http://tempuri.org/1/635744791601181956"
xmlns:xop="http://www.w3.org/2004/08/xop/include"/>
</Payload>
<ErrorCode xmlns="">Success</ErrorCode>
<ErrorMessage xmlns=""/>
</COREEnvelopeBatchResultsRetrievalResponse>
</s:Body>
</s:Envelope>
```

--uuid:3466cfb1-dffc-4baf-803e-6129fdaab32d+id=5  
Content-ID: <http://tempuri.org/1/635744791601181956>  
Content-Transfer-Encoding: binary  
Content-Type: application/octet-stream

```
<FileList><File><PayloadID>01e57023-83a4-4887-9ba4-
a775ac5c8178</PayloadID><DateGenerated>2015-07-
31T14:44:31Z</DateGenerated></File><File><PayloadID>fa7ad7e5-793c-466b-a71a-
b66f1efb9328</PayloadID> <DateGenerated>2015-07-
24T10:34:18Z</DateGenerated></File></FileList>
```

--uuid:3466cfb1-dffc-4baf-803e-6129fdaab32d+id=5--

## 5 Frequently Asked Questions

1. How do I sign up for 835/ERAs and EFTs?
  - a. To receive EFTs and ERAs, complete enrollment with CAQH at <https://solutions.caqh.org>

- b. Select all Globe Life Inc. Subsidiaries (**group by TIN only**): United American Insurance, Globe Life Insurance Company of New York, Globe Life and Accident Insurance, Liberty National Life Insurance, and American Income Life Insurance
    - i. We participate with Change Healthcare, Availity, PNC Bank, TKSoftware, Clinix, Zirmed, Experian Health, Greenway Health, Availity, eProvider Solutions and Practice Insight for our clearinghouses.
    - ii. You will need to obtain your trading partner ID from your clearing house mentioned above if you do not have it already.
    - iii. If you have clearing house different than mentioned above or you do not have a clearing house at all, select “other” when registering with CAQH and type “none” in the free-form box. You will still be able to receive your ERAs/EOBs after registering with [eProvider.globelifeinc.com](http://eProvider.globelifeinc.com)(next step).
  - c. Once your enrollment to receive EFTs with CAQH is complete, you will receive an e- mail from [eProvider@globelifeinfo.com](mailto:eProvider@globelifeinfo.com) containing a link to [eprovider.globelifeinc.com](http://eprovider.globelifeinc.com) where you can create an account that will allow you to view, download and print your ERAs/EOBs. ***You will need payment or check information in order to register due to validation requirements.***
    - i. If you have a clearinghouse different than the options listed or you do not have a clearing house at all, select “none” on your ERA settings during registration.
    - ii. Once your eProvider admin account is created, you have the ability to add sub-users to your account by accessing the “Admin” menu and selecting “Manage Users”.
    - iii. Please look in your spam folder if you do not see an e-mail within a few days of enrolling. If you have not received an e-mail, please check the enrollment status on the CAQH site. If the status shows as “Received”, please contact us at 877-577-3914 or e-mail us at [eprovider@globe.life](mailto:eprovider@globe.life)
2. What clearinghouses/trading partners do we use?
- a. We participate with Change Healthcare, Availity, PNC Bank, TKSoftware, Clinix, Zirmed, Experian Health, Greenway Health, eProvider Solutions and Practice Insight for our clearinghouses. ***You will need to obtain your trading partner ID from them if you do not have it already.***
    - i. **CAQH Registration:** If you have clearing house different than mentioned above or you do not have a clearing house at all, select “other” when registering with CAQH and type “none” in the free-form box. You will still be able to receive your ERAs/EOBs after registering with [eprovider.globelifeinc.com](http://eprovider.globelifeinc.com) (next step).
    - ii. **eProvider Registration:** If you have a clearing house different than mentioned above or you do not have a clearing house at all, select “none” on your ERA settings during registration for [eprovider.globelifeinc.com](http://eprovider.globelifeinc.com). You will still be able to receive your ERAs/EOBs.
3. How do I view/print EOBs?

- a. Log-in to [eprovider.globelifeinc.com](http://eprovider.globelifeinc.com)
  - b. Access the “Payments” tab
  - c. Click “View EOB” then click “Print”
  
4. How do I add sub-user if I have signed up through CAQH?
  - a. Log-in to [eprovider.globelifeinc.com](http://eprovider.globelifeinc.com)
  - b. Access the “Admin” menu
  - c. Select “Manage Users”
  - d. Click “Add New User” and enter the e-mail address (sub-user will receive an email)
  - e. Designate the appropriate role access by selecting “User” or “Admin”
    - i. Choosing the “User” role will give the sub-user “View Access” and/or “ERA Access”
    - ii. Choosing the “Admin” role will give the user all functionality to view/download ERAs, add sub-users, and adjust ERA settings.
  
5. How do I get ERAs sent to me?
  - a. If you want ERAs sent to you, you will first need to register at [CAQH](http://CAQH) and then at [eprovider.globelifeinc.com](http://eprovider.globelifeinc.com). You will need to select one of the clearinghouses listed (Change Healthcare, Availity, PNC Bank, TKSoftware, Clinix, Zirmed, Experian Health, Greenway Health, eProvider Solutions, Practice Insight). You will need your Trading Partner ID. ***If you do not have your Trading Partner ID, you will need to contact your clearing house.***
    - i. We offer MIME and SOAP+WSDL envelope methods as specified under the CORE Phase II Connectivity Rule.
      1. Choose the Torchmark API Core Web Service Portal to create a user name and password if you wish to use the MIME or SOAP envelope method for your ERAs.
      2. If you have forgotten your password please select a new password as we do not have Torchmark API Core Web Service Portal passwords on file.
  - b. If you do not have a clearing house, or your clearinghouse is not listed above, you cannot have ERAs sent to you, but you can access [eProvider.globelifeinc.com](http://eProvider.globelifeinc.com) at any time to view/download/print your EOBs.
  
6. How do I set up a Web API call?
  - a. Please refer to the Companion Guide section 4.
  
7. Without a paper EOB, how will I know which claims apply to my EFT?
  - a. Providers must request that their financial institution deliver the EFT trace number.
  - b. Once you have the trace number, you will need to go to the “Payments” page on [eProvider.globelifeinc.com](http://eProvider.globelifeinc.com) and search the trace number. The search will return all claims associated with that trace number.
  
8. How can I reconcile my 835/ERA with my EFT?

- a. The EFT Trace number is placed in the “Payment Related Information” field of the CCD+ Addenda Record. This trace number may be considered the check number for comparison. You must work with your bank if you wish to be notified when EFTs are credited to your account.
9. Whom do I contact if I need assistance with my 835/ERA or EFT?
  - a. If you need assistance with electronic remittance advice or electronic payments please contact us at [editeam@globe.life](mailto:editeam@globe.life)
10. What kind of functions can I perform when logged-in to [eProvider.globelifeinc.com](http://eProvider.globelifeinc.com)?
  - a. Download ERAs
  - b. Search claims
  - c. Search payments
  - d. Search eligibility
  - e. View printer-friendly version of an EOB
  - f. Mange your ERA preferences
  - g. Manage your user information and password
  - h. View Tax IDs
  - i. Add Tax IDs
  - j. Refer to section 3 of the Companion Guide for more detail
11. Can I submit claims via the Web portal?
  - a. No, Providers participating in the Medicare program do not need to submit paper claim forms. Medicare will send those claims via electronic transfer. Non-participating providers should submit a CMS 1500 form along with a copy of the Medicare Remittance Advice form. Hospitals must submit the UB-04 form along with a copy of the Medicare Remittance Advice form. The mailing address can be found on the Help page under Claims Filing Instructions.
12. Is there any customer support for the [eProvider.globelifeinc.com](http://eProvider.globelifeinc.com)?
  - a. Yes, please contact us at 877-577-3914 or e-mail us at [eProvider@globe.life](mailto:eProvider@globe.life)
13. Why was I automatically logged out while I was working in the Web Portal?
  - a. This may be caused by inactivity after 30 minutes.
  - b. Refresh page to log back in to the site.
14. How do I reset my password?
  - a. You may change your password at any time on the “Your Account” page.
  - b. If you have forgotten your password, select “Forgot your password” on the login page.
    - i. Put in your e-mail address
    - ii. Wait for an e-mail to change your password and click the link
    - iii. Answer your security questions.
    - iv. You will then be prompted to change your password.
    - v. If you cannot remember your security questions you will be prompted to answer check information to validate your account.

1. Once you have changed your password you are encouraged to change your security questions to something that is easier to remember.
  - c. Forgot Password e-mails are sent very soon after the request. If you do not receive an e-mail, check your spam folder and be sure the e-mail address you entered is identical to the e-mail address used for your account. If you not certain of your e-mail address or do not receive a password reset e-mail, contact us at 877-577-3914 or e-mail us at [eProvider@globe.life](mailto:eProvider@globe.life)
15. I am locked out of my account, what should I do?
- a. Wait 15 minutes and try again to log in again.
  - b. If you still cannot login, please contact us at 877-577-3914 or e-mail us at [eProvider@globe.life](mailto:eProvider@globe.life)
16. I am not able to download my ERA, what should I do?
- a. Please send an e-mail to [editeam@globe.life](mailto:editeam@globe.life)
17. What if I did not complete the registration process and the link in my e-mail does not work or has expired?
- a. Try to login with the username and password that you may have created.
  - b. If you use the link and the message reads the link is invalid, please copy and paste the full link in your browser. If you still see an invalid link message, contact us at 877-577-3914 or e-mail us at [eProvider@globe.life](mailto:eProvider@globe.life)
18. Why can't I view my claims?
- a. Adjust filters at the top of the screen and try again. Claims older than 6 months may not be available on the website. If your claim is over 6 months old, contact us at 877-577-3914 or e-mail us at [eProvider@globe.life](mailto:eProvider@globe.life)
19. Where do change my bank account or provider information?
- a. You will need to change this on the CAQH's Enrollhub site <https://solutions.caqh.org/>.
20. I see an EFT payment online but not in my account?
- a. EFTs are issued within two business days of the provider's receipt of the 835/ERA file.
  - b. If payment is still not received, please contact us at 877-577-3914 or e-mail us at [eProvider@globe.life](mailto:eProvider@globe.life)
21. What companies are included under the eProvider website to view my Medicare Supplement claims?
- a. United American Insurance Company
  - b. Globe Life Insurance Company of New York
  - c. Globe Life And Accident Insurance Company
  - d. Liberty National Life Insurance Company
  - e. American Income Life Insurance Company

22. What is the transition process like from paper EOBs to electronic remittance advice 835/ERA?
- a. In addition to receiving electronic files, new ERA subscribers continue to receive paper EOBs and checks for 31 days following enrollment. Data received during the transition period is live data, so it will match the paper EOBs. During this period, you should test your posting software to ensure proper set-up.
23. I completed my registration, but not all the Tax IDs I enrolled with were added to my account.
- a. You may receive multiple registration e-mails, depending on the how many Tax IDs you enroll. All the Tax IDs submitted will receive a registration e-mail grouped by the day we receive them and the e-mail address used.
24. What browsers can I use?
- a. Google Chrome is recommended. Internet Explorer 11 and Firefox are also supported, but variations in browsers and operating systems can cause some unexpected results. Please contact your company's help or technical support if you experience browser issues. If you continue to have browser related problems, contact us at 877-577-3914 or email us at [eProvider@globe.life](mailto:eProvider@globe.life)