J.P. Morgan Access® USER GUIDE

Healthcare Link Reconciliation Manager Enterprise

J.P.Morgan



Overview

Automate claims reimbursement and reduce administrative costs with our comprehensive Healthcare claims processing solution



1 / Copyright © 2022 JPMorgan Chase & Co. All rights reserved.





Introduction to Healthcare Link

Medical insurers and providers share common goals when it comes to streamlining patient claims and reducing administrative costs. Healthcare Link aims to reduce the cost of handling healthcare claims by enabling payers to gain the full benefits of fast, highly efficient electronic transactions while affording providers a secure electronic data interchange (EDI) solution that complies with the standard mandated by the Health Insurance Portability and Accountability Act (HIPAA) of 1996

Healthcare Link routes payment instructions and remittance advices to providers and reconciles them. The system furnishes providers with all the relevant information in a format that is intended to easily post to their patient accounting system

Overview

Healthcare Link allows you to systematically capture, format, and post electronic and/or paper claims

- For electronic transactions, Healthcare Link enables receipt of electronic transmissions or extraction of files from insurers. The critical task of matching data (e.g., explanation of benefits (EOBs) data) to payments is performed automatically
- For paper-based remittances, Healthcare Link leverages J.P. Morgan's lockbox processing facilities equipped with imaging capture and data translation technology. Processing includes scanning payments and supporting materials - such as EOBs - and converting them to electronic images. Specialized Artificial Intelligence (AI) Enhanced Optical Character Recognition (OCR) software helps convert EOB images to electronic data files. Data is mapped to a variety of file formats, including EDI 835 or proprietary files, for automatic posting in your accounts receivable or practice management system. This technology is among the most advanced on the market for converting paper to electronic files

Healthcare Link enables you to streamline the payment processing cycle and realize greater savings through increased automation by matching payments and corresponding remittance advices (RAS). This process provides reconciled files for posting to your practice management system. Workflow tools enable efficient management of exceptions

Healthcare Link enables you to quickly access the data required to conduct follow-up activities such as patient inquiries, denial appeals, and secondary claims submissions





Digitize your healthcare payments

Effectively manage your receivables and facilitate the posting process all from a single platform with the new modernized J.P. Morgan Access® Healthcare Link experience

Upgrade your experience

Our new enhanced dashboard allows you to view current performance at-a-glance, improve reconciliation and workflow, all while giving you the power to self-serve. Modules are comprised of:



Overview

Search



Manual Posting



Reconciliation Manager



Enterprise Reconciliation Manager



Reports

Healthcare Link will provide you with an improved performance and more robust experience

What's new?

Now that Healthcare Link is integrated within J.P. Morgan Access®, you'll experience:

- Consistent view with multiple applications built-in
- Single user logins with appropriate multi-level security to help protect your privacy and preserve data authenticity
- Better management of your preferences and settings
- User Authentication to securely enroll and manage users. Once enrolled, Two Factor Authentication provides an added layer of security, ensuring only those approved can get in
- Self service options with a single gateway, allowing you to efficiently manage users





Reconciliation Manager Enterprise

Overview

Reconciliation Manager Enterprise (RME) provides a solution to the labor-intensive process of manually matching payments received via various bank accounts with payments posted to internal financial systems, Patient Accounting Systems (PAS) and General Ledger systems (GL). Because J.P. Morgan Chase has access to the payment side for both lockbox (paper checks) and EFT (electronic ACH) payment transactions, the system can easily connect the remittance information to the payment information, even if the information is received on different days

Reconciliation Manger Enterprise can also take in Third Party Bank BAI files or third-party Bank lockbox files. By tracking and reporting status for each side of the transaction, you can determine which payments have been fully applied to your internal systems versus those that may require additional action

Where implemented, the reconciliation manager enterprise module enables you to view the reconciliation status of your payments. The solution uses logic to match payments with posting results from the client's internal financial systems. (PAS or GL). RME then applies the money posted to the internal systems against the matched payment. If the full payment received in the clients' DDA (Demand Deposit Account) is equal to the applied amount, that financial transaction is considered "Applied" which is the goal for all payments. The provided workflow tools aid you in identifying and applying exceptions

Where data cannot be matched, the Reconciliation Management Enterprise module can be used to assist you in keeping track of payments and allow you to apply the payments manually

View Reconciliation Information

Reconciliation Manager Enterprise can display transaction information by payments or patient accounting

Payments | Patient Accounting

View Reconciliation Information By Payments

Review outstanding unreconciled payments. Utilize features to manually match payments to a missing remittance or follow up with payer for a remittance. Track all unreconciled payments posted to client/providers DDA with a real time status and the reconciliation disposition of each payment.



Overview Healthcare Link View Reconciliation Information Reconciliation Actions FAQs Glossary





View by Payment View by Patient Accounting J.P.Morgan | Healthcare Li 凡 Mike B. ∨ ? Help E→ Log Off An overview displayed at the top of Manual Posting Search the screen shows Payments Total Matched Unapplied Partially Applied Over-Applied Reconciliation and a breakdown for Matched. \$1,933,952,22 \$39,715,50 \$1,894,094,33 \$142.39 \$305.71 \$1,931,173,84 \$200.10 \$685.12 Select which Unmatched, Closed, Applied, Use the Search subset of Unapplied, and Over-Applied bar to filter the payments to table currently view in the UNMATCHED (1.3K+) MATCHED (17) CLOSED (2) ALL (1.3K+) ∀ FILTERS Showing Last 30 Days Q Search Payments displayed down table. to any term Unmatched is Applied Status Deposit Date Payer Name (Payment) Payment Type ↓: Payment Amount Lockhox Numbe entered shown above. Unmatched Unapplied Unassigned Check \$142.27 \$0.00 002100001 VIEW 5 Other options VIEW Unmatched Unapplied Unassigne Check \$258.64 \$0.00 002100001 Click on the **Filters** include \$321.47 VIEW Unmatched Unapplied Unassigne Check \$0.00 002100001 function to designate a Matched. Unapplied Unassigne Check \$0.00 002100001 VIEW Unmatched See range of values to display Payment item information Closed, or All Unmatched Unapplied Unassigne Check \$0.00 002100001 VIEW payment Unapplied Check 002100001 VIEW Unmatched Unassigne is displayed in columns that \$0.00 details by Unmatched Unapplied Unassigned 04/14/2021 WellCare Health Check \$0.00 002100001 VIEW can be sorted and filtered selecting VIEW ssigned 04/14/2021 VillageCareMAX Check \$0.00 002100001 by clicking on the column Select any or several items View at the VIEW ssigned 04/14/2021 Unknown or Mixed Check 002100001 header in the table and click on end of any ssigned 04/14/2021 Unknown or Mixed Check 002100001 VIEW \$0.00 one of the actions below ssigned 04/14/2021 Unknown or Mixed Check \$0.00 002100001 VIEW row VIEW the table to process the ssigned 04/14/2021 WellCare Health Check \$109.49 \$0.00 002100001 issigned 04/14/2021 National Association of Check \$250.55 002100001 item further \$0.00 ssigned 04/14/2021 Mutual of Omaha Check \$41.99 002100001 \$0.00 Page Size 25 V 1 to 25 of 1.351 Page 1 of 55 > >> CLOSE APPLY AMOUNT MANUALLY MATCH UPDATE CATEGORY ADD NOTE 1 Row Selected

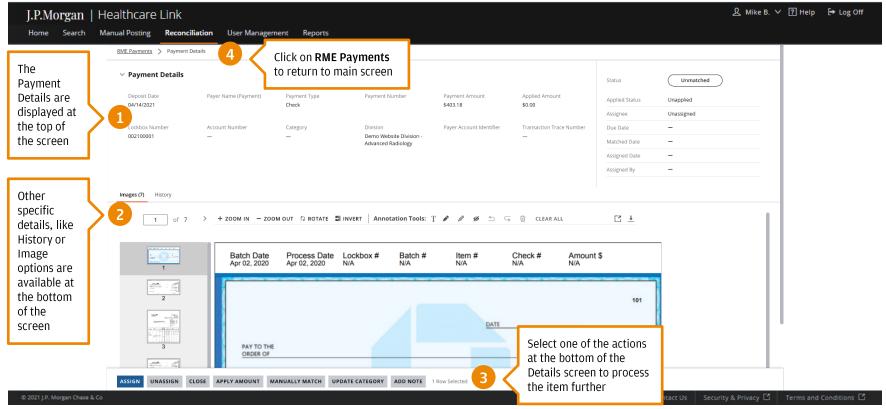
Overview

Healthcare Link View Reconciliation Information Reconciliation Actions FAQs Glossary





View by Payment View by Patient Accounting



View Reconciliation Information By Patient Accounting

Provides transparency into the disposition of the payments within the Patient Account System (PAS) by automating reverse reconciliation within the PAS for Accounting and Finance. As Healthcare Link receives the PAS records back, it provides automated reconciliation with the disposition of the payment.



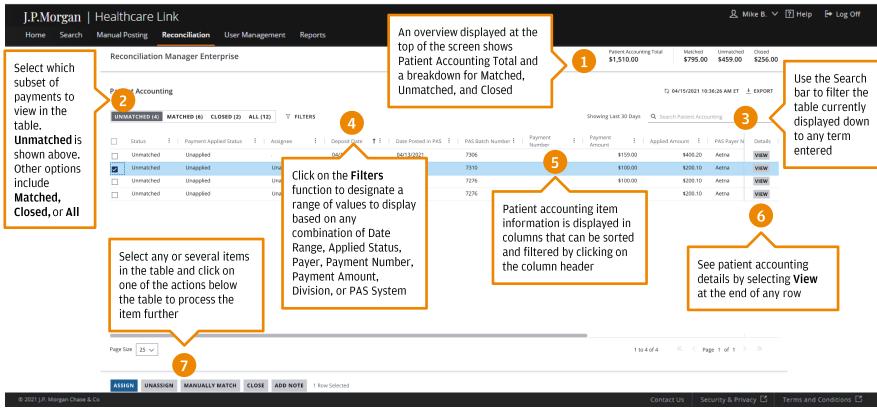
Overview

Healthcare Link View Reconciliation Information Reconciliation Actions FAOs Glossary





View by Payment **View by Patient Accounting**



Overview Healthcare Link View Reconciliation Information Reconciliation Actions FAQs Glossary





View by Payment **View by Patient Accounting** J.P.Morgan | Healthcare Link User Management Manual Posting Reconciliation Click on RME Patient RME Patient Accounting > Patient Accounting Details **Accounting** to return ∨ Patient Accounting Details The Patient to main screen Status Unmatched Accounting Deposit Date Date Posted in PAS PAS Bate Payment Amount Applied Amount Applied Status Unapplied 04/09/2021 04/09/2021 7310 \$100.00 \$200.10 Details are Assignee Unassigned displayed at PAS Payer Name PAS System Due Date the top of Demo Website Division LAKEHOME2 Matched Date the screen Assigned Date Assigned By History (1 Note) Other specific Q Search History details like : 1 ↑ : User Payment Number | Payment Amount | Action Performed History are 04/12/2021 9:54:16 AM Jarek V Added Note Unmatched Getting in touch with Aetna now about this available at the bottom Select one of the actions of the at the bottom of the screen Details screen to process the item further MANUALLY MATCH CLOSE ADD NOTE 1 Row Selected

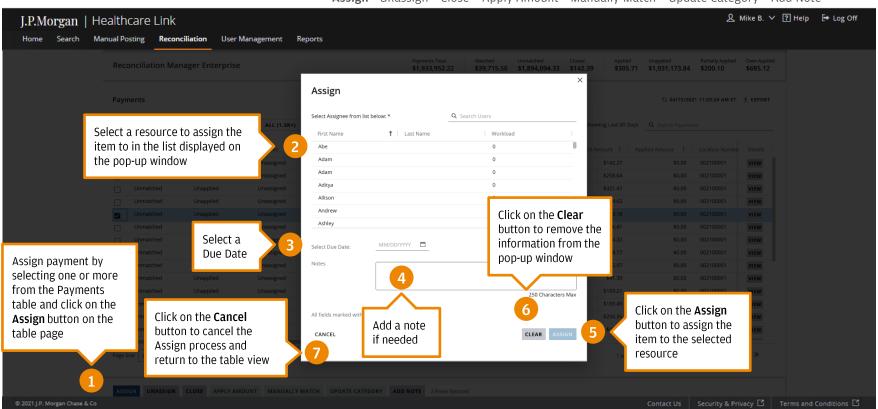
Reconciliation Actions



12 / Copyright © 2022 JPMorgan Chase & Co. All rights reserved.

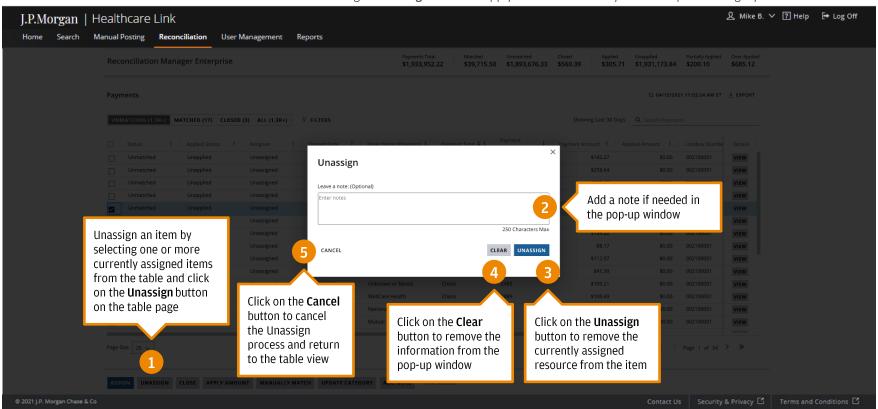






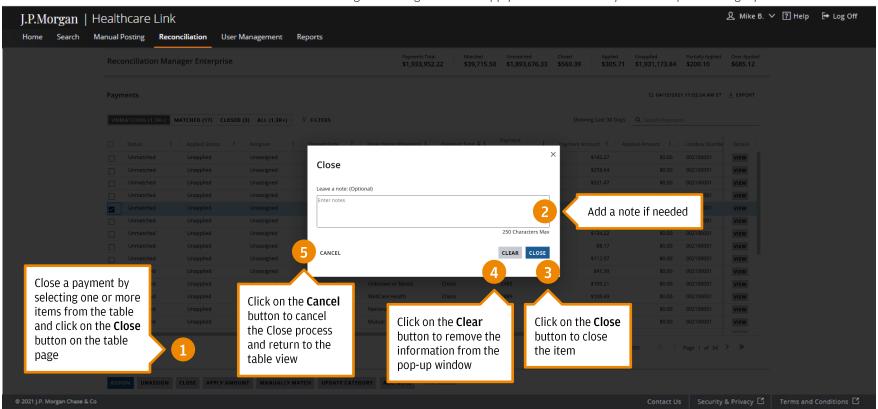






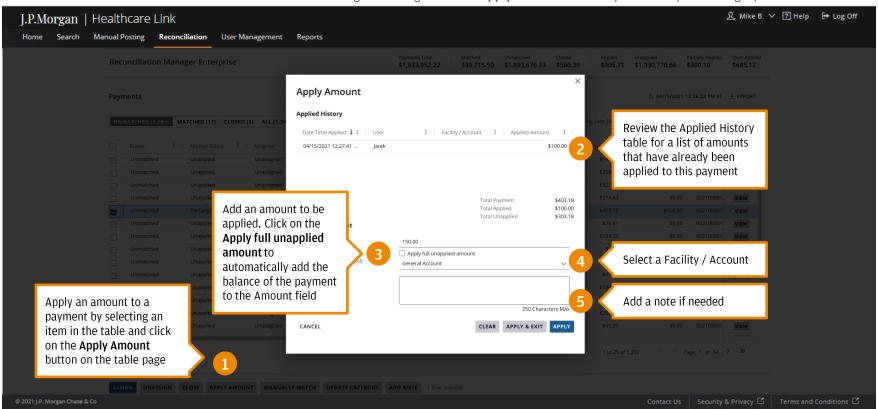






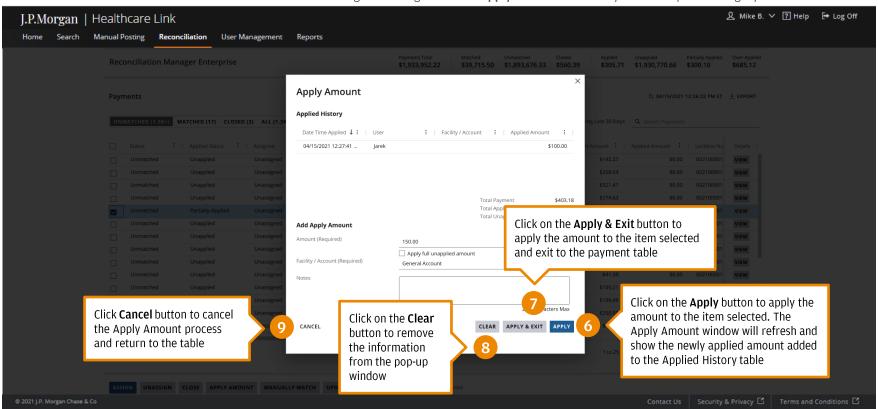






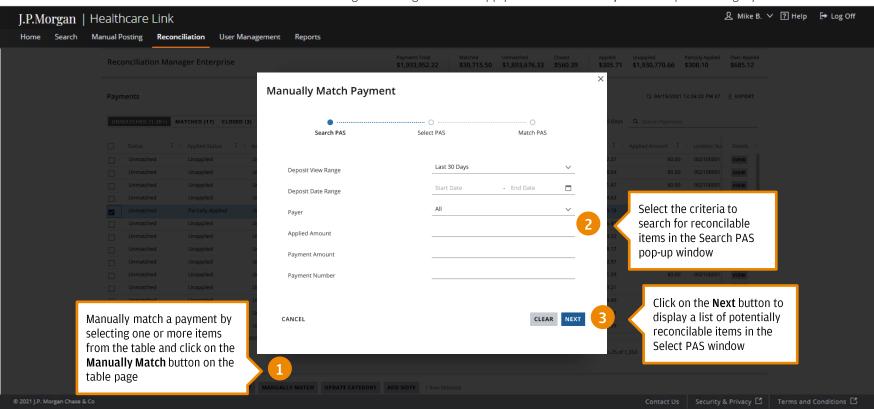






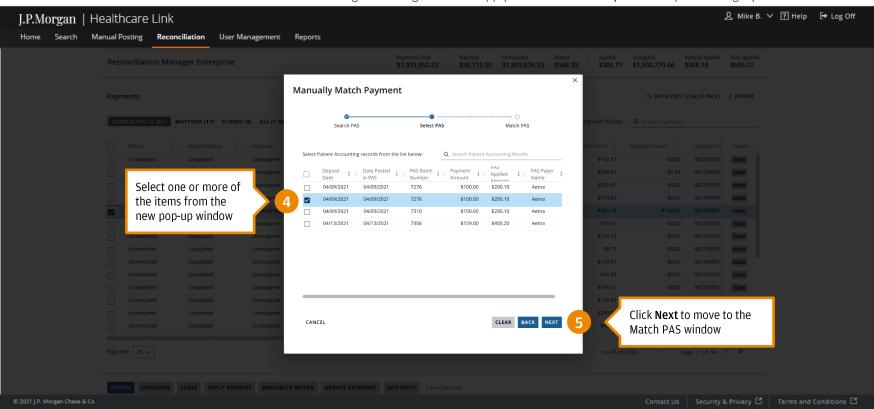






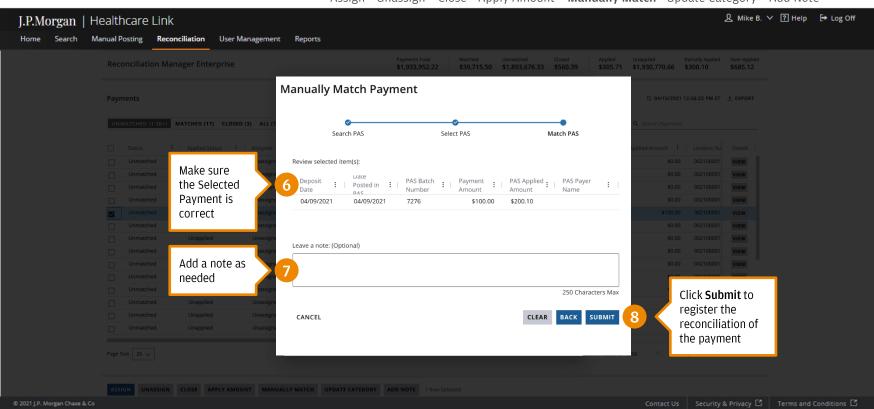






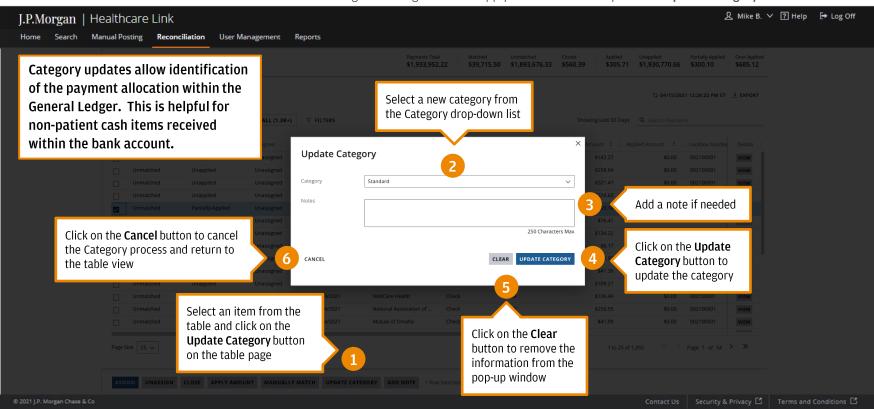






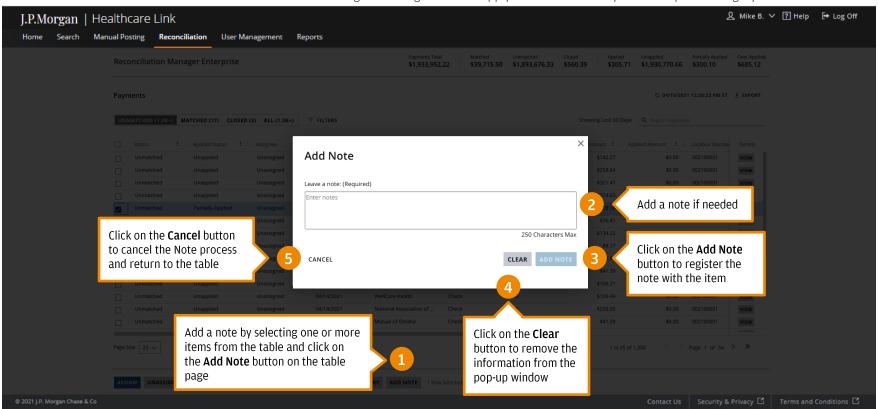












FAQs



23 / Copyright © 2022 JPMorgan Chase & Co. All rights reserved.





FAQs

- > How will I log in, going forward?
 - Log in to J.P. Morgan Access® via this URL, https://access.jpmorgan.com. Click this link to view the login steps. Security Admins (SAs) will be required to use a soft token, a User ID and password.
- > Will my historical data be transferred over to the new UI?
 Yes, all the historical data will be available.
- What is the retention period for images?
 The retention period will not change: Images will be retained for 10 years.
- > What can I expect to receive as part of the process of logging into J.P. Morgan Access®?
 - Existing J.P. Morgan Access® SAs and users will be able to log in via J.P. Morgan Access® using existing log in credentials.
 - New J.P. Morgan Access® SAs and users will receive one-time automated emails on their migration date with a J.P. Morgan Access® User ID and temporary password. SAs will also receive a text message with soft token credentials.
- How do I manage entitlements for users in J.P. Morgan Access®?

 For any J.P. Morgan Access® specific setups or questions, click on **Help** within the J.P. Morgan Access® portal, navigate to Administration, then reference the various user guides. The entire user guide can be downloaded via the upper right corner by clicking on Download User Guide.
- What browser(s) can I leverage for Healthcare Link?
 Google Chrome, Mozilla Firefox, and Microsoft Edge. Healthcare Link will not be accessible through Safari and IE11.
- How would I export data from a screen?

 Any view can be exported by selecting export on the top right of the screen(s). Output format will be an Excel spreadsheet.



FAQs

- > Where do I find the ACH Report, to reconcile between my bank deposits and my PAS?
 - The ACH Report is part of the Deposit Detail Report, within the Reports module.
- Why would I not see specific screens as shown in the User Guide, i.e. within the Dashboard or specific screens? Screens are based on Entitlements granted.
 - An Enhanced User or a Treasury User can view the Dashboard. The widgets / graphs included in the dashboard and other screens available to users are contingent upon what screens the user has been granted entitlements to. An Enhanced User can assign items to other users.
 - A Basic User can view work that is assigned.
 - A Restricted Patient User can access Patient Search screens only.
- Where do I find the file details for a distributed file, EPIC files and Image files? (Previously it was found in Search by Batch)
 The file name and distribution date associated with the Returned ERA, can be viewed via the Outbound File Report.
- > Where do I find the Lockbox Report, showing me all the files scanned and transferred from a lockbox into HCL?
 The Lockbox details are included in the Deposit Detail Report, within the Reports module.
- Where do I find all the Incoming 835 remittance files, and other files we send to JPMC?

 The Inbound Files (the files clients send to JPMC) are found within the Reports module. You can view all Inbound EOBs, PAS and BAI files at a glance to see what came in and when.
- Where do I find the 835 payment details, 835 splits and the Outbound files?

 The Outbound Files are found within the Reports module. You can view all files that are "outbound" to verify that HCL has process the Inbound file and have reconciled payments and remittances.



26 / Copyright © 2022 JPMorgan Chase & Co. All rights reserved.



0 / 1	
Term/Acronym	Description
ACH	Automated Clearing House. A check clearing facility operated for the convenience of the banks in a particular region, generally through the regional Federal Reserve bank. Automated clearing houses electronically process interbank credits and debits. They may also handle the electronic transfer of government securities and client services such as the automatic deposit of clients' wages, direct deposit of Social Security checks, and pre-authorized payments of bills by banks
Account Number	Number encoded on checks (or other documents) to identify the holder of the bank account number
Artificial Intelligence (AI)	Machine learning is an application of artificial intelligence that provides systems the ability to learn without being explicitly programmed. JPMorgan Chase applies AI to enhance the Optical Character Recognition (OCR) engine for the most advanced paper EOB conversion technology currently available
Assignee	The person in which the item is assigned to. Assignee name is displayed
Assigned Date	The date the task is assigned by the Enhanced User
Assigned By	The name of the individual who assigned the item
Batch	Number of items (i.e., scanned images in the lockbox) processed at one time to form a bundle of work
Batch Amount	The dollar amount of all checks within the batch
Batch Date	The date on which the batch was created by the J.P. Morgan lockbox or image vendor
Batch/Deposit Date	The date on which the batch was created by the J.P. Morgan lockbox or image vendor OR the date on which the check was deposited
Batch Number	The number assigned to a batch by J.P. Morgan
Check Date	The date on which the check was written
Claim Count	The number of processed claims. Only applicable for EOB conversion clients
Credit	Payment received by the provider from the payer / insurer





Term/Acronym	Description
DDA	Demand Deposit Account. Checking account where funds can be withdrawn at any time without prior notice to the bank
Deposit Date	Date on which the check was deposited
Division	A particular site or department within the provider's organization
Due Date	In Manual Posting, when an Enhanced User assigns an item, they can choose to have a due date for when the item needs to be posted
EDI	Electronic Data Interchange (EDI). The electronic exchange of routine business transactions. These transactions include such documents as purchase orders, invoices, inquiries, planning, acknowledgment, pricing, order status, scheduling, test results, shipping and receiving, payments, and financial reporting. EDI permits hundreds of unrelated companies to communicate and process business transactions electronically
EFT	Electronic Funds Transfer. The transfer of money initiated through electronic terminal, automated teller machine, computer, telephone, or magnetic tape
EOB	Explanation Of Benefits Document specifying the outcome of a claim submitted to an insurer by a provider. The document explains why certain charges were discounted, what was covered by insurance, why a claim was denied, etc. The insurer/payer sends the document to the provider and the patient. EOBs are typically paper documents but can be sent electronically by the insurer to the provider
DDA	Demand Deposit Account. Checking account where funds can be withdrawn at any time without prior notice to the bank
Deposit Date	Date on which the check was deposited
Division	A particular site or department within the provider's organization
Due Date	In Manual Posting, when an Enhanced User assigns an item, they can choose to have a due date for when the item needs to be posted
EDI	Electronic Data Interchange (EDI). The electronic exchange of routine business transactions. These transactions include such documents as purchase orders, invoices, inquiries, planning, acknowledgment, pricing, order status, scheduling, test results, shipping and receiving, payments, and financial reporting. EDI permits hundreds of unrelated companies to communicate and process business transactions electronically



Term/Acronym	Description
EFT	Electronic Funds Transfer. The transfer of money initiated through electronic terminal, automated teller machine, computer, telephone, or magnetic tape
ЕОВ	Explanation Of Benefits Document specifying the outcome of a claim submitted to an insurer by a provider. The document explains why certain charges were discounted, what was covered by insurance, why a claim was denied, etc. The insurer/payer sends the document to the provider and the patient. EOBs are typically paper documents but can be sent electronically by the insurer to the provider
ERA	Electronic Remittance Advice. The name (given by insurers) to the electronic file, which gets posted to the provider
File Name	The 835-file name
НІРАА	Health Insurance Portability and Accountability Act of 1996
Items Posted	When viewing by batch, a user can see total items in the batch and number of items posted within the batch
Latest Notes	The most recent notes the user entered while working on the assigned task
Lockbox	A receivables service that includes collection of checks from a designated P.O. Box, remittance, and processing of payments. Lockboxes are also known as sub-accounts, as they are linked to a DDA for pricing and billing purposes
Lockbox Number	The number of the J.P. Morgan lockbox used to process the paper documents (i.e., remittance advice, explanation of benefits) from the insurer
Modifier	A code used to further define a medical procedure or service
Negotiated Charge	The amount the insurer has negotiated to pay the provider for a particular service/procedure
OCR	Optical Character Recognition. Refers to the printed scan line of information on the bottom line of documents that is read with an optical reader
PAS	Patient Accounting System
Patient Account Number	A unique number associated with the patient





0 71	
Term/Acronym	Description
Patient Responsibility	The amount the patient must pay the provider, as specified on the contract between the patient and the payer / insurer
Payable Amount	The amount payable by the payer / insurer, i.e., the negotiated charge less any deductions such as patient responsibility, company payment, secondary payer / insurer amount, etc.
Payer	The name of the insurer.
Payment Number	A written order to a bank to pay another party the amount specified from funds on deposit
Payment Amount	The amount of the payment in dollars
Post(ed) Date	The date on which a batch, check, or transaction was posted.
Returned ERA	835 files returned to client
Search Criteria Pane	On some screens (e.g., the <i>Image Search by Check, Patient, Batch</i> , or <i>Lockbox (Tree View)</i> screens), the <i>Reports</i> pane expands to hide the <i>Search Criteria</i> (and <i>Alerts</i>) panes to increase the space available for viewing the report data. To re-display the <i>Search Criteria</i> pane, re-size the panes by clicking the small arrow on the dividing line to expand the pane
Site	The location of a particular division or department within the provider's organization
Total Items	Total Items in batch

Contacting Technical Support

J.P. Morgan Client Services & Technical Support representatives are ready to assist you with all your technical and general inquires. Support telephone numbers appear on the J.P. Morgan Access® login screen under Client Resources. The Regional Help Desk Phone Numbers are listed

For issues logging into J.P. Morgan Access®, please contact the Solutions Center at 866-872-3321 and select Menu Option 1. For all other Healthcare Link inquiries, please contact your Client Service Representative

Notwithstanding anything to the contrary, the statements in this material is confidential and proprietary to J.P. Morgan and is provided for your general information only. It is subject to change without notice and is not intended to be legally binding. All services described in this guide are subject to applicable laws and regulations and service terms. Not all products and services are available in all locations. Eligibility for particular products and services will be determined by JPMorgan Chase Bank, N.A. or its affiliates. J.P. Morgan makes no representation as to the legal, regulatory or tax implications of the matters referred to in this guide. Any products, services, terms or other matters described herein (other than in respect of confidentiality) are subject to, and superseded by, the terms of separate legally binding documentation and/or are subject to change without notice.

J.P. Morgan is a marketing name for the J.P. Morgan Payments businesses of JPMorgan Chase Bank, N.A. and its affiliates worldwide.

JPMorgan Chase Bank, N.A. Member FDIC, JPMorgan Chase Bank, N.A., organized under the laws of U.S.A. with limited liability.

©2021 JPMorgan Chase & Co. All rights reserved.

04162021 RD