Subpart P—Health Care Electronic Funds Transfers (EFT) and Remittance Advice

§ 162.1601 Health care electronic funds transfers (EFT) and remittance advice transaction.

The health care electronic funds transfers (EFT) and remittance advice transaction is the transmission of either of the following for health care:

(a) The transmission of any of the following from a health plan to a health care provider:
   (1) Payment.
   (2) Information about the transfer of funds.
   (3) Payment processing information.

(b) The transmission of either of the following from a health plan to a health care provider:
   (1) Explanation of benefits.
   (2) Remittance advice.

§ 162.1602 Standards for health care electronic funds transfers (EFT) and remittance advice transaction.

The Secretary adopts the following standards:


(b) For the period from March 17, 2009 through December 31, 2011, both of the following standards:
   (1) The standard identified in paragraph (a) of this section;
   (2) The ASC X12 Standards for Electronic Data Interchange Technical Report Type 3—Health Care Claim Payment/Advice (835), April 2006, ASC X12N/005010X221. (Incorporated by reference in §162.920.)

(c) For the period from January 1, 2012 through December 31, 2013, the standard identified in paragraph (b)(2) of this section.

(d) For the period on and after January 1, 2014, the following standards:
   (1) Except when transmissions as described in §162.1601(a) and (b) are contained within the same transmission, for Stage 1 Payment Initiation transmissions described in §162.1601(a), all of the following standards:
      (i) The National Automated Clearing House Association (NACHA) Corporate Credit or Deposit Entry with Addenda Record (CCD+) implementation specifications as contained in the 2011 NACHA Operating Rules & Guidelines, A Complete Guide to the Rules Governing the ACH Network as follows (incorporated by reference in §162.920)—
         (A) NACHA Operating Rules, Appendix One: ACH File Exchange Specifications; and
         (B) NACHA Operating Rules, Appendix Three: ACH Record Format Specifications, Subpart 3.1.8 Sequence of Records for CCD Entries.
   (ii) For the CCD Addenda Record ("7"), field 3, of the standard identified in §162.1601(d)(1)(i), the Accredited Standards Committee (ASC) X12 Standards for Electronic Data Interchange Technical Report Type 3, “Health Care Claim Payment/Advice (835), April 2006: Section 2.4: 835 Segment Detail: ‘‘TRN Reassociation Trace Number,’” Washington Publishing Company, 005010X221 (Incorporated by reference in §162.920).

(2) For transmissions described in §162.1601(b), including when transmissions as described in §162.1601(a) and (b) are contained within the same transmission, the ASC X12 Standards for Electronic Data Interchange Technical Report Type 3, “Health Care