

Enrollment FAQ

What information do I need to provide for enrollments?

It is very important that you provide accurate information to Kareo to assist with enrollments. The insurances will deny requests if the information submitted does not match what they have on file at that moment.

It is highly suggested that you verify with the insurances the following information prior to submitting enrollments.

- Practice name
- Practice address
- Tax ID / NPI
- Provider numbers (if applicable)
- Authorized contact signer

What is a group/individual provider number and where can I find it?

Group or individual provider numbers are assigned by the payer when you are credentialed. This number can be found on your credential paperwork or by contacting the insurance company directly. Insurance companies will not release group or individual provider numbers to Kareo.

What happens if I am not credentialed with an insurance company?

If enrollment is required, you will not be able to use the electronic services with that insurance company. Enrollment is submitted to insurance companies with the information you enter in the Kareo Enrollment Wizard. The insurance company then matches the request to a record in their system. If a matching record is not found, the enrollment request for electronic services may be denied.

To ensure that your enrollment request is processed correctly, we recommend contacting the insurance company in advance to confirm that your Tax ID and NPI are on file.

Does a new provider in an existing practice need to be enrolled with our established insurance companies?

If the provider's claims are billed with the same Group NPI, new rendering providers do not need to be enrolled with Kareo or the clearinghouses. However, you must make sure that the provider has been updated/credentialed with all the insurances you bill and linked to your Group NPI. If the provider's claims are billed with their own Individual NPI only or a different Group NPI, then the provider does need to be enrolled.

Do I need to re-enroll if I have a new Tax ID or Group NPI?

Yes, all affected insurances need to be re-enrolled for electronic services with insurance companies. Please update your Practice/Provider Settings and complete the Enrollment Wizard.

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My insurance sent me a blank agreement to complete enrollments. How do I fill this out?

Please contact Kareo and we can assist. If not properly completed, you may not be set up correctly.

My insurance is sending me information to re-enroll. Do I need to do this?

Insurance companies are continually improving their technology solutions. This may sometimes require you to re-enroll to continue sending claims and receiving ERAs. Contact the insurance for more information. If Kareo is notified of any large scale changes by our clearinghouses, we will inform you as well.

What is a Trading Partner ID or Submitter Number?

The clearinghouse that has the direct insurance connections are assigned unique identifiers by each insurance company. If you need this information, please contact Kareo for assistance.

What is Kareo's Trading Partner ID or Submitter Number?

Since Kareo does not have any direct connections, we are not assigned any Trading Partner IDs or Submitter numbers.

Claims Enrollment FAQ

What is the next step after submitting my enrollment request?

Kareo will identify the necessary forms and instructions for each insurance you have submitted.

Is it possible for providers to submit claims using multiple Vendors/Clearinghouses for the same insurance?

Sometimes. Most insurances allow dual submission, meaning that a provider could submit claims via multiple vendors/clearinghouses to the same insurance, but there are some that only allow a set amount of submitters, i.e. 1 to 5 submitter limits. To be 100% sure that dual submission is possible, the insurance would need to be contacted.

What is a UB insurance?

If you see "UB" in the name of the insurance, this indicates the connection is specific to institutional claim (UB-04) billing. Only select if this applies.

How long does it take to receive insurance company approval for claims?

Each insurance company has their own processing time that typically ranges between one and eight weeks.

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Why was my claim enrollment rejected?

When the enrollment request is submitted, it is reviewed by the insurance for a matching provider in their system and accurate completion. The most common rejections are:

- Invalid provider: Tax ID and NPI does not match any records in the payer system
- Mismatched information: Practice name submitted on request does not match what is on file.
- Mismatched information: Address submitted on request does not match what is on file.
- Agreements signed by an unauthorized contact who is not on file.
- Missing information on the forms, such as a notary stamp or business titles.

If Kareo can obtain status, we will email you information about the enrollment rejection and what is needed to correct.

The enrollment status is “Ready,” so why am I not able to submit claims?

Once a payer enrollment status shows as Ready on the Enrollment Dashboard, it’s important to configure the insurance company’s settings in Kareo. Insurance company settings that are not properly configured may prevent claim submission or result in claim rejection or delayed payment. Read our Configure Insurance Company/Payer Settings help article to learn more.

ERA/EFT Enrollment FAQ

What is ERA?

ERA stands for electronic remittance advice. These are remittance files that Kareo can receive to help you quickly post payments and manage your account receivables.

Can I receive ERAs through multiple vendors/clearinghouses?

Insurances will only authorize one vendor/clearinghouse to receive ERAs. If you have split your billing between two vendors/clearinghouses, you must choose who will receive ERAs for your Tax ID/NPI.

How long does it take to receive insurance company approval for ERA?

Each insurance company has their own processing time that typically ranges between two to eight weeks. It is recommended that you maintain your current software to get access to ERAs until everything is transitioned. You must be sending claims for ERAs to be generated and delivered.

Enrollment FAQ

Why was my ERA enrollment rejected?

When the enrollment request is submitted, it is reviewed by the insurance for a matching provider in their system and accurate completion. The most common rejections are:

- Invalid provider: Tax ID and NPI does not match any records in the payer system
- Mismatched information: Practice name submitted on request does not match what is on file.
- Mismatched information: Address submitted on request does not match what is on file.
- Agreements signed by an unauthorized contact who is not on file.
- Missing information on the forms, such as a notary stamp or business titles.
- Incomplete enrollment: Request was not validated by provider

If Kareo can obtain status, we will email you information about the enrollment rejection and what is needed to correct.

Why is the insurance contacting me to verify if ERAs should be changed?

Some insurances will reach out to the provider office by phone or email to validate the change request. Failure to respond timely will delay and cause your enrollment request to reject.

What is EFT?

ERA stands for electronic funds transfer. These are direct deposits of your payments from insurances. Not all insurance offers EFT and can sometimes be required by the insurance to use electronic services.

How do I enroll for electronic funds transfer (EFT)?

Enrolling to receive EFTs as payment is an arrangement made between the provider and the insurance company. Some insurances may require EFT enrollment as a requirement to receive ERAs. Kareo will provide EFT enrollment information is required. Otherwise, please contact the insurance company directly for EFT enrollment instructions.

I'm setting up EFT and I need the Trading Partner ID or Submitter Number.

Please contact Kareo and we can assist. If not properly completed, you may not be set up correctly.

Why am I missing an ERA file?

It is not uncommon for ERA files to be delayed in delivery due to technical issues. If you determined that you do not have an ERA file for a payment dated within 45 days, please contact Kareo Support at 888.775.2736 option 3 or email support@kareo.com with the following information:

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- Kareo ID
- Practice Name
- Tax ID
- NPI
- Insurance Name
- Insurance Payer ID (if known)
- Check/EFT number
- Check/EFT amount
- Check/EFT date

Why did my ERAs stop coming in?

Many things can impact ERAs but the most common reason is inadvertent changes made to your electronic profile. If you contact the insurance and elect into their portal delivery, this may stop ERAs from being delivered to Kareo's clearinghouses. If you signed up with another software, even for a trial, and submitted enrollments, that will stop ERAs from being delivered to Kareo's clearinghouses. You will need to re-enroll again.

Eligibility Enrollment FAQ

What is eligibility?

Kareo offers a function to check patient eligibility if an insurance allows it. Most insurances do not require enrollment to check patient eligibility.

How will I know if I must enroll for eligibility?

Once you add an insurance company, the Kareo software will update the transaction status. If required, you will see an "Available" status.

I am approved for eligibility. Why is it not working?

The most common reason for eligibility not working is invalid information. Double check to make sure you have entered the patient and guarantor information correctly. Double check that you are sending your request to the correct insurance company. For further assistance, please reach out to Support at 888.775.2736 option 3 or email support@kareo.com.

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What is the difference between Clearinghouses?

Trizetto Provider Solutions' network is composed of primarily medical insurances for both professional and institutional services.

Jopari Solutions' network is composed of primarily worker's comp and auto insurances. These insurances will typically require attachments to be sent with the claims and Jopari offers this functionality.

Why can't I find a specific insurance company?

There are several reasons why an insurance company may not be found in Kareo. Below are some common causes:

- An insurance plan name is searched instead of an insurance company name. Be sure to search by company name only.
- The insurance company does not accept electronic claims.
- The insurance company does not have a connection with Kareo's clearinghouses. Some insurance companies have exclusive vendor relationships and are not able to work with other clearinghouses.

When I submit a request, how will Kareo contact me?

The user email that you are logged in with when you submit the enrollment request will be captured and listed as the contact. You must be logged in with a valid email user name or this will delay your enrollments. Please contact Kareo if you think that the enrollment was submitted with invalid contact information.

Why can't Kareo enroll me in everything?

Enrollment is a lengthy and involved process that will require action from you as well. We want to ensure your success by focusing on the insurances you actually see patients for and bill claims to regularly. Selecting irrelevant insurances may cause you more work to do that is not needed. In addition, insurances that you aren't credentialed with will be rejected for invalid provider.

Why does the transaction status say "Ineligible?"

After you add a new insurance company, if enrollment is required, please allow 24 hours for the system to update. Insurances within your practice address scope will be made available for enrollment.

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How do I find out what is needed from me if the status says “Pending Practice”?

Please check your email for additional information from Kareo. Reasons for a Pending Practice enrollment status include missing information, instructions for you to complete, or agreements for you to sign and return.

Why is the transaction status “Available” when it was approved a long time ago?

Due to a change in Kareo’s enrollment processes, active insurance companies that were enrolled prior to late 2013 may show an Available status on the Enrollments Dashboard.

If the provider is migrating from one Kareo account to another, does the provider have to re-enroll for electronic services?

Enrollment for electronic services is based on the provider’s Tax ID, Billing NPI, and clearinghouse. If any of the three have changed, enrollment paperwork may be needed to update the information on the insurance company’s system.