



Frequently asked questions

About the National EFT & ERA solution

What is an EFT? What is an ERA?

Electronic Funds Transfer (EFT) - commonly known as direct deposit, is the electronic payment sent directly into a bank account.

- Specifically addressing the direct deposit of insurance claims payments from a Delta Dental member company to the dentist's bank account. Electronic Remittance Advice (ERA) is the electronic claim information details, comparable to the paper Explanation of Payment (EOP), that accompanies and explains the payment.
- The ERA provides information about the patient, service provider, any adjustments made to the claim, procedure performed and cost (patient benefits, co-payment and deductible information). If a payment is denied, an explanation is provided

How do dentists/dental offices sign up for NATIONAL EFT/ERA?

Enrollment is available through your local Delta Dental member company. Information is available about enrollment on their website. At that time, you should elect to enroll in NATIONAL EFT and ERA. Changes to bank account information or opt-in changes can also be made.

What are the benefits to both NATIONAL EFT and ERA enrollment?

Dentists only enroll once through the local Delta Dental member company. Once enrolled, dental offices will receive direct deposits for ALL Delta Dental patients and go to deltadental.com to get their ERAs for ALL their Delta Dental patients.

How will you be notified of EFT (direct deposit) payments and when ERAs are available?

For EFTs, you will receive payment notification that the claims were processed and submitted payment for deposit. NATIONAL ERAs will be available on deltadental.com.

Can you use more than one bank account?

No, you can only have ONE bank account designated for EFT.

Is there integration with practice management systems (PMS)?

You can manually download each ERA to your PMS.

Is there a cost to sign up for NATIONAL EFT/ERA?

No, there is no cost to the dentist to access ERAs through deltadental.com.

What is the processing time for EFT payments and ERA availability?

EFT: Funds will be directly deposited to the dentist's bank account. Each member company determines the day and frequency of direct deposits. ERA: Will be available within one business day after the electronic payment.