**March Vision New Reimbursement Platform. March Vision-UHC (Spectera) Vision. January 2026**

"As part of our ongoing commitment to simplify and improve payment transactions for your business, we are excited to partner with Optum Financial and ECHO Health, Inc. to provide you with new electronic methods for quicker reimbursement and more efficient payment reconciliation.

Beginning in January 2026, March Vision Care will partner with Optum Financial and ECHO Health, Inc. to provide these new electronic methods. After this transition, you will no longer use the current payment platform: PaySpan/Zelis. Many of our providers already work with Optum Financial today, making this change a familiar one.

"Outlined below are the payment options and any action items needed by your office:

1. **Virtual Card Services**: NO ACTION IS NECESSARY to start receiving Virtual Credit Card payments.

   If you are not currently registered to receive payments electronically, beginning in January 2026, you will receive Virtual Credit Card payments with your Explanation of Payment (EOP). If you have a HIPAA certified fax number on file, your office will receive fax notifications; if not, your virtual card will be mailed. Each notification will contain a virtual credit card with a number unique to that payment transaction including an instruction page for processing. The steps for processing this payment is like how you manually key-in patient payments today. Be sure to enter the payment information for the full amount of the card's value and do so prior to the expiration date on the card. Normal transaction fees apply based on your merchant acquirer relationship.

   To manage your Virtual Card payment, please visit https://echovcards.com/letter. To access this site, you will need your Tax ID and verification access

2. **New to EFT Payments**: If you are interested in receiving payment via electronic funds transfer (EFT), setting up EFT is a fast and reliable method. In addition to your banking account information, you will need to provide a Optum Financial payment draft number and payment amount as part of the enrollment authentication.

   Optum Financial is committed to data privacy and security, and the prevention of fraud. They employ the latest intrusion prevention and fraud mitigation technologies to protect their clients. Their fraud mitigation strategy includes specific authentication, identity and account verification vendor technologies, and robust internal fraud prevention protocols to identify potential fraud before processing payments to enrolled accounts.

   Please note: Payment will appear on your bank statement from Huntington National Bank and ECHO as "HNB – ECHO."

   To sign-up to receive EFT from all payers processing payments on the ECHO platform, visit https://enrollments.echohealthinc.com/EFTERAInvitation.aspx. A fee for this service may be required.

3. **Medical Payment Exchange (MPX)**: MPX is an electronic payment delivery method that offers a variety of payment options including the ability to convert provider checks into a real-time Virtual Card, enroll in ACH for all future payments, or print the check directly to a local printer.

   If you are not enrolled to receive payments via electronic funds transfer (EFT) and opt-out of virtual card payments, you may receive a fax or emailed offer to enroll for MPX when you have a payment available.

   Note: If you have enrolled for MPX with another payer, you must opt out of virtual cards with March Vision Care to receive your payments in your MPX portal account from us.

4. **Paper Check**: To receive paper checks and paper explanation of payments (EOP), please visit https://echovcards.com/letter to indicate your preferred payment method. (*To access this site, use your Tax ID and verification access code provided in the virtual card section above*).

835 Electronic Remittance Advice (ERA):

Providers who enroll for EFT payments will continue to receive the associated ERAs from ECHO with the Optum Financial Payer ID. If you have not already, please make sure that your Practice Management System is updated to accept the Optum Financial Payer ID. All generated ERAs will be accessible to download from the ECHO provider portal. (www.providerpayments.com). Changes to the ERA enrollment or ERA distribution can be made by contacting the ECHO Health Enrollment team at 440.835.3511.

In addition, we want to remind you that you will still be able to access a detailed explanation of payment for each transaction like you have in the past, by logging into www.providerpayments.com. It's an easy way to keep your payment records organized and cut down on administrative tasks.

We encourage all providers to download any necessary payment statements from PaySpan/Zelis before the cutoff date of January 31, 2026. After this date, access to historical payment data through PaySpan/Zelis will no longer be available.

If you have any difficulty with the website or have additional questions, please call Optum Financial at (888) 686-3260. We appreciate your support as we roll out these new payment options and look forward to continuing to work with you to deliver a positive experience for your patients.

As for option number 2, it seems the fee is related to providers choosing the premium option for their account. Unfortunately, more information on what the benefits of the premium option are have not been yet sent."