

## Question of the Month – August 2025

**Question:** Is Humana allowed to charge a "paper check fee" for mailing paper checks/EOB's?

**Response:** Humana instituted the policy of a "Paper Check Transaction Fee" for their Medicare Advantage plans ([Policy number CP2023010](#)) in April of 2024.

Humana's explanation is as follows: "The use of electronic payments and remittances reduces the administrative costs associated with paper checks and remittances, eliminates the risk of lost paper mail, enables easier reconciliation of payments and provides quicker access to funds. This policy establishes Humana's transaction fee for paper checks. ... Humana assesses a fee of \$5.00 for each envelope containing a paper check for medical claims reimbursement. This only applies when an envelope contains a paper check for an amount equal to or greater than \$5.00." The MOA advice is to sign up for electronic payments to avoid this fee.

<https://provider.humana.com/coverage-claims/claims-payment-policies>