Availity Card Processing

Installation and User Guide

Welcome to the controlled deployment release of Availity's Card Processing feature! This job aid describes how to set up the Availity card reader, use it to perform eligibility and benefits (E&B) inquiries, and troubleshoot errors.

**Important Note:** Currently, this program is used for verifying eligibility and benefits, NOT for collecting payment from patients.

**Note:** The controlled deployment phase involves Blue Cross and Blue Shield of Florida (BCBSF) initially and Humana sometime after January 1, 2007. Other payers may partner with Availity later for this functionality. When this phase is over, the information in this job aid will be located in Availity Help, accessible from the Help button at the top of the Availity page.

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About the Card Reader

- The card reader is easy to install and use. You only need to plug a single cable into your computer.

- The card reader plugs into your computer using a Universal Serial Bus (USB) cable. Your computer must have a USB port. Most computers manufactured in the last few years have at least one USB port.

- The card reader needs no separate power cord. It receives power from the computer through the USB cable.

- The indicator light on the card reader indicates its status as follows:
  - **Off** – The card reader is not powered. Either the computer is turned off, or the USB cable is unplugged. Also, the light will flicker off briefly while you are swiping a card.
  - **Green** – The card reader is ready for use and no errors have occurred.
  - **Red** – If you have swiped a card and the light turns red, the card reader has encountered errors decoding the information on the card. Check the computer screen for errors. Also, the light will turn red briefly when you first plug the card reader into the computer.

Installing the Card Reader

Note the USB symbol on the connector of the USB cable in this illustration:
Follow these steps:

1. Locate a USB port on the back, front, or side of your computer. USB ports look like narrow rectangles and have the USB symbol next to them.

   ![USB port](image)

   A USB port with the USB symbol beside it

2. Gently insert the connector into the port. The connector fits into the port only one way. When you first plug the card reader into the computer, the indicator light is red. Once your computer recognizes the card reader, the light turns green, indicating the reader is ready for use.

3. For stability, mount the card reader to a surface, such as the side of your monitor, using the Velcro shipped with the card reader. You can also screw the card reader to a desktop or countertop using two screws that pass through the surface and attach to the bottom of the reader.

   **Tip:** Mount the card reader so that the indicator light faces you, so you can see it. With the reader mounted this way, the magnetic stripe on cards will also face you.

**Compatible Cards**

The following payer’s member cards containing a magnetic stripe on the back are compatible with Availity’s card processing program:

- BCBSF
- United Healthcare

Sometime after April 1, 2007, Humana will also be included in this program. You will be informed when Humana member cards are compatible.

The following types of cards are NOT compatible with this program:

- Humana, United Healthcare, and BCBSF member cards that do not contain a magnetic stripe
- Member cards from payers other than Humana, BCBSF, and United Healthcare
- Cards used for health savings accounts (HSAs), health reimbursement accounts (HRAs), and flexible spending accounts (FSAs)
- Debit cards and credit cards
- Driver’s licenses and other government-issued ID cards
- Any cards with a magnetic stripe other than Humana, BCBSF, and United Healthcare member cards

**Swiping Cards Using the Card Reader**

**Follow these steps:**

1. Verify that you are logged into the Availity portal and have the Eligibility and Benefits Inquiry page displayed. To display the page, click **Eligibility and Benefits | Eligibility and Benefits Inquiry** in the Availity menu.

2. Swipe the card with the magnetic stripe facing the light on the card reader. The payer- and patient-related fields on the form are automatically populated with subscriber information from the card.

   **Note:** For United Health Care family-coverage cards, the **Date of Birth** field is not automatically populated.

   **Tips:** You can swipe the card in either direction. Start at one end of the slot and swipe the entire length of the card through the entire length of the slot. Keep the card pressed down into the slot and avoid swiping too fast.

3. Complete the other fields on the form, and then click **Submit**. Barring any errors, the payer returns the eligibility and benefits (E&B) results.

   ![Magnetic stripe and indicator light diagram]

   **The magnetic stripe faces the side of the card reader containing the light**
Note: If the subscriber is not the patient, change the patient-related fields, as necessary.

Tip: If you want to check E&B for another patient immediately, you can swipe the next card while the previous patient’s results are displayed. You don’t need to display the form again.

For more information about E&B inquiries, click Help at the top of the Availity portal page.

Troubleshooting Errors

CP01, CP02, or CP03: This card is not associated with Availity's card processing program

CP01, CP02, and CP03 all display this error message, “This card is not associated with Availity’s card processing program.” However, their underlying causes are slightly different, as follows:

- **CP01** - The card reader cannot find data in the expected location on the magnetic stripe, meaning that the card is not compatible with the card reader or with Availity’s services.

- **CP02** - The card contains data in the expected location, but its format is unrecognizable, meaning that the card is not compatible with the card reader or with Availity’s services.

- **CP03** - The card contains data in the expected location and the data is in a recognizable format, but the payer is not participating in Availity’s card processing program.

If any of these errors occur, manually enter the patient and payer data in the E&B inquiry. For information about what makes a card compatible, see Compatible Cards on page 3.

CP04: Unable to read data.

Complete error message: “Unable to read data. Please try again. If this message appears again, the card might be damaged. Please manually enter the patient data and ask the member to contact the payer for assistance. [CP04]”

This error means that the card reader could not read the card for any of these reasons:

- The card was facing the wrong way when swiped
- The card was swiped too quickly or too slowly
- The card was not pressed down into the bottom of the slot
- The card was not swiped completely from end-to-end
- The magnetic stripe is badly scratched or damaged
• The card is bent, broken, or damaged in some other way

Try these steps to resolve this error:

• Verify that the card is compatible with Availity’s card processing program. The card must be a BCBSF member card with a magnetic stripe on the back. Humana member cards with a magnetic stripe that are compatible with the program will be available after January 1, 2007. For information, see Compatible Cards on page 3.

• Inspect the card and magnetic stripe for damage.

• Try swiping the card again, making sure the magnetic stripe faces the correct side of the card reader and the edge of the card touches the bottom of the slot.

• If the error occurs again, ask the member to contact the payer, who may need to issue a new member card. You will need to complete the E&B inquiry manually.

**CP05: Please log in, access the appropriate transaction page, and then swipe the card again.**

This error occurs if you swipe a card before logging into Availity and displaying the Eligibility and Benefits Inquiry page.

**Need More Help?**

For any questions or problems with the card reader or the card processing functionality, call Availity at 1.800.AVAILITY (282-4548). If the issue involves the member card, we might need to refer you to the payer to resolve the issue.

**Frequently Asked Questions**

**Should I be concerned about viruses or security or privacy breaches through the card reader?**

No. This card reader will not introduce viruses to your system or “open a door” to security or privacy breaches because no software is required to use it. The card reader is merely an input device, like your keyboard or mouse. If you’re not concerned about your keyboard or mouse giving your system a virus, you need not worry about the card reader, either.
If my card reader does not work, who should I contact?

You may contact Availity at 1.800.AVAILITY (282.4548).

What is the warranty on the card reader?

MagTek, the manufacturer of the card reader, warrants the product in its entirety to be in good working condition for one year from the date of shipment.

What is the return policy on the card reader?

Should you receive a defective card reader, please report the problem to Availity within five days from the date of receipt. If Availity approves the return, the Availity associate will issue a Return Merchandise Authorization (RMA) number for you to return the defective reader. Availity will also arrange for a replacement card reader to be shipped to you free of charge.

I want more card readers. How much does it cost?

The cost varies from $70 to $90 in the retail market. However, Availity’s approved distributor may offer a discounted price.

What is the part number for this card reader?

The card reader is a MagTek mini-USB keyboard emulation magnetic stripe reader (MSR). The part number is 21040108.

How do I order additional card readers?

You may acquire additional card readers through a retailer. However, you can receive a discount if you purchase the card reader model described in the previous answer through Availity’s preferred distributor, PSIPOS. Currently, the cost through PSIPOS is $60, including shipping. To order the card reader through PSIPOS, contact them through one of the following methods and mention that you are an Availity provider, in order to receive the discounted price:

E-mail: sales@psipos.com
Website: www.psipos.com
Phone: 877.942.5648

If you decide to purchase the card reader through a different retailer, you do not need to purchase the model described in the previous answer, but the model you choose must comply with certain specifications.
If I want to purchase a different model, what are the specifications?

Availity recommends MagTek three-track card readers and supports model numbers 21040107, 21040108, 21040145, 21040147, 21080201, and 21080202. You may choose to purchase a card reader directly from Magtek’s web site. The following specifications are required for the card reader to be compatible with Availity’s card processing program:

- The card reader must be capable of reading tracks 1, 2, and 3 on a magnetic stripe
- It must be able to plug into your computer using a Universal Serial Bus (USB) cable
- It must be a keyboard emulation device

Does someone need to install this card reader for me?

The card reader is simply an input device, like a keyboard or mouse. Simply plug the reader into an available USB port on your computer.

My monitor does not have a computer hard drive connected directly to it. Can I still use the card reader?

A computer with no hard drive connected directly to it is a “thin client.” Since, the card reader needs to plug into a USB port, the thin client work station must have a USB port. Availity does not recommend connecting the card reader to a thin client environment, although you may configure the environment to work with Availity’s card processing system. MagTek offers card readers that you can connect to keyboards at thin client work stations (card reader models 21080201 and 21080202). Contact your IT department for more information.

What if I don’t have an extra USB port on my computer?

You can purchase a USB hub from most electronics and computer retailers. The hub plugs into a single USB port and allows you to plug multiple USB devices into it, such as card readers, a USB keyboard, a USB mouse, and other USB devices. In this way, the USB hub acts the way an electrical power strip or extension cord with multiple outlets allows you to connect many electronic devices to a single electrical outlet.
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