



An important message from **Provider Relations**

Provider Alert: Payspan Migration to Zelis Update

Date: 9/23/2026

Iowa Total Care, in partnership with parent company Centene, is updating the platform used to deliver provider payments.

Providers will have several payment options, including two no-fee options and enhanced electronic options that may have fees. We can help you understand the differences and direct you to the appropriate enrollment team.

The four payment options are: EFT/ERA (free), paper check (free), ZAPP Edge (fee-based) and Virtual Credit Card (fee-based).

Payment Options at a Glance

Payment Option	How It Works	Cost to Provider	Provider Action
EFT/ERA, standard	Deposits payments directly into the provider's bank account through standard EFT/ACH. Providers may also enroll for electronic remittance advice.	No fee	Register through the Centene Claims Payment ePayment Center or call 1-855-774-4392.
Paper check	A physical check is mailed through USPS. This is the default if the provider does not have another applicable payment preference on file.	No fee	No enrollment is required. Providers should ensure their mailing address is current.
ZAPP Edge, formerly ACH+	Provides direct deposit and access to consolidated payments, remittance data, reporting and other features across participating Zelis payers.	*Fee applies under the provider's agreement with Zelis	To review the service, applicable fee and enrollment terms contact Zelis at 1-877-828-8770.
Virtual Credit Card (VCC)	A one-time-use card is processed through the provider's existing merchant terminal.	*Standard merchant or credit card processing fees apply	To select or change this payment preference contact Zelis.



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Important Clarification About Fees

*The **ZAPP Edge fee** rate is established between Zelis and the provider and is based on their agreement. **Centene does not receive the provider-specific ZAPP Edge fee information.**

*For Virtual Credit Card (VCC), standard merchant-processing fees may be charged by the provider's bank, merchant services company or card processor. **Centene does not establish or collect those fees.**

For questions or concerns, [contact](#) your provider engagement account manager in your area or call Provider Services at 1-833-404-1061, Monday – Friday 7:30 a.m. to 6 p.m. CT.

Thank you for your partnership in serving our members.