

# Commercial Claims and Payment

Bright Health uses VPay to process Commercial (Individual & Family Plan) claims payments. VPay meets state and federal requirements for electronic payments and is HIPAA compliant.

## How to file a Commercial (Individual & Family Plan) claim:

**Online at [Availity.com](https://www.availity.com), electronically via EDI connection, or by mail at:**

Bright Health Plan  
P.O. Box 16275  
Reading, PA 19612-6275

**Note your Payer ID: CB186**  
Faxed claims are not accepted.

## You are automatically enrolled in VPay.

No paperwork is required to receive a claim payment via the VCard. Providers can opt-out or choose not to accept the VCard at any time by contacting VPay customer support.

**VPay will deliver the 16-digit VCard number and the EOB via fax or mail.**

The VCard functions like a standard debit card. Manually enter the 16-digit card number, the security code, the expiration date, and the amount. Standard credit card processing fees apply.

## There are alternative payment options available.

You can contact VPay to discuss payment and remittance options or change to a different payment option, such as paper check or EFT. Please note that VPay charges a \$1.50 fee per transaction for EFT deposits.

For information on alternative payment options, call VPay at 877-714-3222 or email [support@payusa.com](mailto:support@payusa.com).