Why Payers Ask for a W-9

A one-page reminder for credentialing packets, CAQH, and payer applications.

Why it's asked for

A payer asks for a W-9 to get your correct Taxpayer Identification Number, so it can file the information return it's required to file on payments made to you.

https://www.irs.gov/forms-pubs/about-form-w-9

Make the name and TIN match what the IRS has

The name and Tax ID on your W-9 need to match IRS records for whichever entity you bill under, an EIN for a business, or your own SSN if you bill as an individual. Get this wrong and a payer's system can reject the whole application on a mismatch, not on anything about your credentials.

EIN vs. SSN, and the disregarded-entity line

A single-member LLC is, by default, treated as an entity disregarded as separate from its owner for income tax purposes, unless it has filed Form 8832 to elect corporate treatment. In practice, that's exactly the situation the W-9 has a line for. Which name goes on which line, and whether you enter an EIN or your SSN, depends on how your practice is actually taxed, so read the current form's own instructions before you fill it in rather than guess.

https://www.irs.gov/businesses/small-businesses-self-employed/single-member-limited-liability-companies

Keep it consistent everywhere

Use the same name and TIN on your W-9, your CAQH Provider Data Portal profile, the OPCA and any OHP enrollment forms, and every claim form you submit. A W-9 is one of the standard attachments credentialing paperwork asks for precisely so that name and number can be checked against everything else in your file.

https://www.oregon.gov/oha/HPA/OHIT-ACPCI/Documents/2024-OPCA-Final.pdf

Get the current form

Form W-9 is revised from time to time, so don't reuse a copy you saved years ago. Download the current revision directly from irs.gov before you sign anything.

https://www.irs.gov/forms-pubs/about-form-w-9