

2026 Holiday Schedule Reminders (For 835 and 837 transactions)

The reminders below are intended to assist providers in planning ahead for scheduling variances that may affect electronic claims (837) and/or electronic claims payment and remittance (835) transactions in 2026.

Electronic Claim (837) Reminders

- Our Electronic Data Interchange gateway at Blue Cross and Blue Shield of Montana is available 24 hours a day, seven days a week, 365 days a year for the submission of electronic claims (837 transactions).
- Customers will receive BCBSMT automated payer response reports within 24 hours of transmission.
- Claims transmitted to BCBSMT on Saturday, Sunday and Monday automatically are forwarded to the claims adjudication system on the next business day. This processing cycle is not impacted by corporate or banking holidays.

Electronic Funds Transfer and Remittance Advice (835) Reminders

- BCBSMT offices will be closed, and claims will not be adjudicated on the BCBSMT Holiday Observed Dates indicated in the table below.
- Legal banking holidays will add one day to the normal Electronic Funds Transfer (835 EFT) schedule. This means that the EFT payment will become available the next business day after the file is sent to the bank.
- Payment reports and Electronic Remittance Advice (835 ERA) files for claims adjudicated immediately following an observed holiday will be available for retrieval the next business day. This also affects the Electronic Payment Summary, which is delivered in conjunction with the ERA.

Please note that the BCBSMT Holiday Observed Dates do not impact electronic funds transfer or remittance file delivery for Medicare Advantage claims.

Do you utilize a billing service and/or clearinghouse?

Please contact your vendor(s), if applicable, to determine any additional scheduling reminders they may have that may affect your electronic transaction timelines.

Holiday Name	Calendar Date	Legal Banking Holiday Observed Date	BCBSMT Holiday Observed Date*
New Year's Day 2026	Thurs., 1/1/2026	Thurs., 1/1/2026	Thurs., 1/1/2026
Martin Luther King Jr. Day	Mon., 1/19/2026	Mon., 1/19/2026	Mon., 1/19/2026
President's Day	Mon., 2/16/2026	Mon., 2/16/2026	
Memorial Day	Mon., 5/25/2026	Mon., 5/25/2026	Mon., 5/25/2026
Juneteenth	Fri., 6/19/2026	Fri., 6/19/2026	Fri., 6/19/2026
Independence Day	Sat., 7/4/2026	Sat., 7/4/2026	Fri., 7/3/2026
Labor Day	Mon., 9/7/2026	Mon., 9/7/2026	Mon., 9/7/2026
Columbus Day	Mon., 10/12/2026	Mon., 10/12/2026	
Veteran's Day	Wed., 11/11/2026	Wed., 11/11/2026	
Thanksgiving	Thurs., 11/26/2026	Thurs., 11/26/2026	Thurs., 11/26/2026
Day after Thanksgiving	Fri., 11/27/2026		Fri., 11/27/2026
Christmas Day	Fri., 12/25/2026	Fri., 12/25/2026	Fri., 12/25/2026

*The BCBSMT corporate holiday schedule is subject to change.