

# Insurance Credit Card Payments: What are they?

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Insurance Credit Card payments also referred to as Virtual Credit Cards (VCCs), are used by some payers to reimburse providers for services provided to insured patients. These credit cards replace a paper check, or EFT (electronic funds transfer).

The explanation of benefits that explain the payment on the credit card are either sent as a paper explanation of benefits (EOB) or electronic remittance advice (ERA). If they send it via ERA, you can find it in DrChrono under **Billing > Remittance Reports**.

To receive the funds on the card, the office will need to process the credit card in the same manner you do for patient payments. DrChrono has a place where you can process and post the funds received and then allocate them to each patient appointment.

**Please note, that this new feature will only work if you utilize DrChrono Payments.**

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