

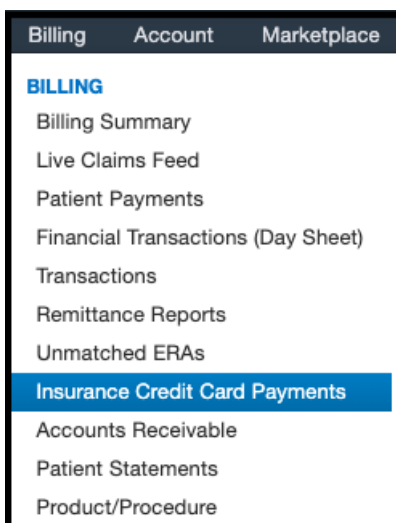
Insurance Credit Card Payments: How do I process it?

07/08/2024 7:41 pm EDT

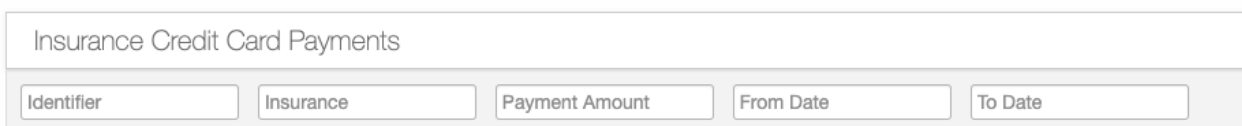
Suppose you receive a credit card (aka Virtual Credit Card) from a health insurance payer for reimbursement for services rendered to your patients. In that case, DrChrono has an easy way to post the payment and attach the associated ERA.

*** Please note, that this feature will only work if you utilize DrChrono Payments as your payment processor ***

- Navigate to Billing > Insurance Credit Card Payments



- The top of the screen offers several different search options if you accumulate a list and need to search them for a specific payer/payment.

A screenshot of a search interface. At the top, there is a search bar containing the text 'Insurance Credit Card Payments'. Below the search bar is a row of five input fields: 'Identifier', 'Insurance', 'Payment Amount', 'From Date', and 'To Date'. Each field has a light gray border and a small 'x' icon to clear the text.

[+ Add Payment](#)

- **Identifier** - This could be a remit number, reference number, or any other number listed on the Virtual Credit Card to identify the payment.
 - **Insurance** - The payer that sent the virtual credit card payment
 - **Payment Amount** - The total amount of the payment received
 - **From Date** - Used to search a date range of payments received from all payers
 - **To Date** - Used to search a date range of payments received from all payers
- To add a new insurance credit card payment, click **+ Add Payment**. A screen will open where you can enter all of the details.
 - **Insurance** - the payer who has sent the credit card payment
 - **Payment Amount** - the total amount of the credit card payment received
 - **Identifier** - this could be a remit number, reference number, or any other number listed on the Virtual Credit Card to identify the payment.

- **Cardholder Name** - name on the physical virtual card received
- **Credit Card** - the 16-digit number listed on the credit card received
- **Expiration** - the 2-digit month and 2-digit year
- **Security Code** - a 3-digit code listed on the code. Can be listed as a CVV code
- **Zip/Postal Code** - the zip code of the practice

Add Payment

×

Insurance

Payment Amount

Identifier

Cardholder Name *

Credit Card *

Expiration *

Security Code *

Zip/Postal Code *

Cancel

Pay with card

- Once all of the fields are filled in, click **Pay with card**.
- The entry will appear like this:

(Left side of the screen)

Insurance Credit Card Payments

+ Add Payment

Identifier	Insurance	Payment Amount	Payment Date
974358941	Humana	\$12,345.56	12/21/2023

(Right side of the screen)

ERA/EOB	Status
	PENDING

[+ Attach ERA/EOB](#) [Edit](#)

- You can attach the ERA file or the scanned EOB by clicking on **+ Attach ERA/EOB**
 - You have two selections to retrieve the file to attach:
 - File Upload** - If you've scanned the file to your computer, you can select File Upload to locate and attach the ERA/EOB.

Attach ERA/EOB

Attach From:

- File Upload
 DrChrono System

Upload an ERA/EOB file for payment of \$12,345.56 received on 12/21/2023 from Humana - 974358941.

Select File

Cancel

- DrChrono System** - If the ERA file is already in the DrChrono system (under Remittance Reports), select that option and a window will open that will allow you to enter the Trace # that will attach the ERA to the payment.

Attach ERA/EOB

Attach From:

- File Upload
 DrChrono System

Search ERA/EOB for payment of \$12,345.56 received on 12/21/2023 from Humana - 974358941.

Trace #

Get ERA Details

Trace #	Check Date	Posted Date	Deposit Date	Insurance Co.	Payer Id	# of Claims
No ERAs found for the given Trace #.						

Cancel

- If you need to edit any of the information listed, you can by clicking on **Edit**.

Edit Payment

×

Insurance

Humana

Payment Amount

12345.56

Identifier

974358941

Cancel

Pay with card

- If the payer has not sent an ERA to accompany the Credit Card Payment, you will need to post the payments manually for each patient appointment included with the payment. You can read more about posting manual payments [here](#).
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