

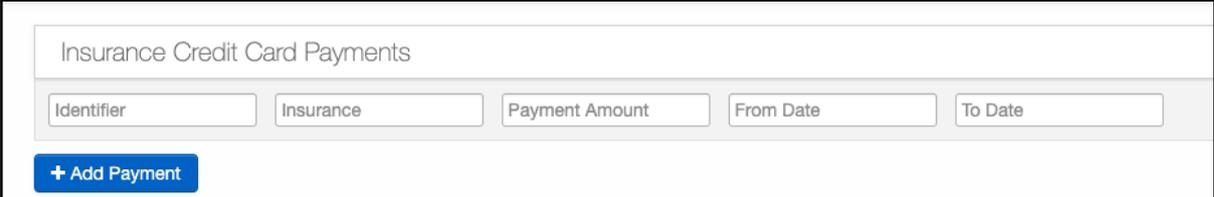
Insurance Credit Card Payments: How do I process it?

Last modified on 03/10/2025 11:56 am EDT

If you receive a credit card (aka Virtual Credit Card) from a health insurance payer for reimbursement for services rendered to your patients, 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 ***

1. Navigate to **Billing > Insurance Credit Card Payments**
2. The top of the screen offers several different search options if you need to search for a specific payer/payment.



The screenshot shows a search interface for 'Insurance Credit Card Payments'. At the top, there is a search bar containing the text 'Insurance Credit Card Payments'. Below this, there are five input fields for filtering: 'Identifier', 'Insurance', 'Payment Amount', 'From Date', and 'To Date'. At the bottom left of the search area, there is a blue button with a white plus sign and the text '+ Add Payment'.

3. To add a new insurance credit card payment, press **+ Add Payment**. A screen will open where you can enter all of the details.
 - a. **Insurance** - the payer who has sent the credit card payment
 - b. **Payment Amount** - the total amount of the credit card payment received
 - c. **Identifier** -this could be a remit number, reference number, or any other number listed on the Virtual Credit Card to identify the payment.
 - d. **Cardholder Name** - name on the physical virtual card received
 - e. **Credit Card** - the 16-digit number listed on the credit card received
 - f. **Expiration** - the 2-digit month and 2-digit year
 - g. **Security Code** - a 3-digit code listed on the code. It might be listed as a CVV code
 - h. **Zip/Postal Code** - the zip code of the practice

Add Payment

Insurance

Insurance

Payment Amount **Identifier**

Enter amount Your Identifier

Cardholder Name *

Cardholder Name

Credit Card *

Key enter credit card

Expiration *

mm/yy

Security Code *

CVV

Zip/Postal Code *

12345

Cancel **Pay with card**

4. Once all of the fields are filled in, press **Pay with card**.

5. The entry will appear like this:

(Left side of the screen)

Insurance Credit Card Payments

Identifier Insurance Payment Amount From Date To Date

+ Add Payment

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

(Right side of the screen)

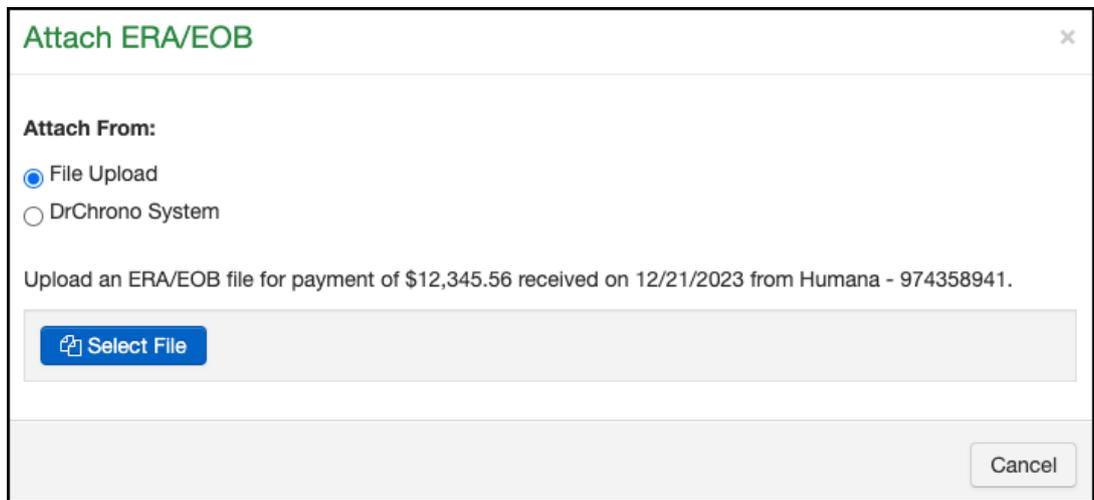
| ERA/EOB | Status |
|---------|---------|
| | PENDING |

+ Attach ERA/EOB **Edit**

6. The ERA file or the scanned EOB by pressing + **Attach ERA/EOB**

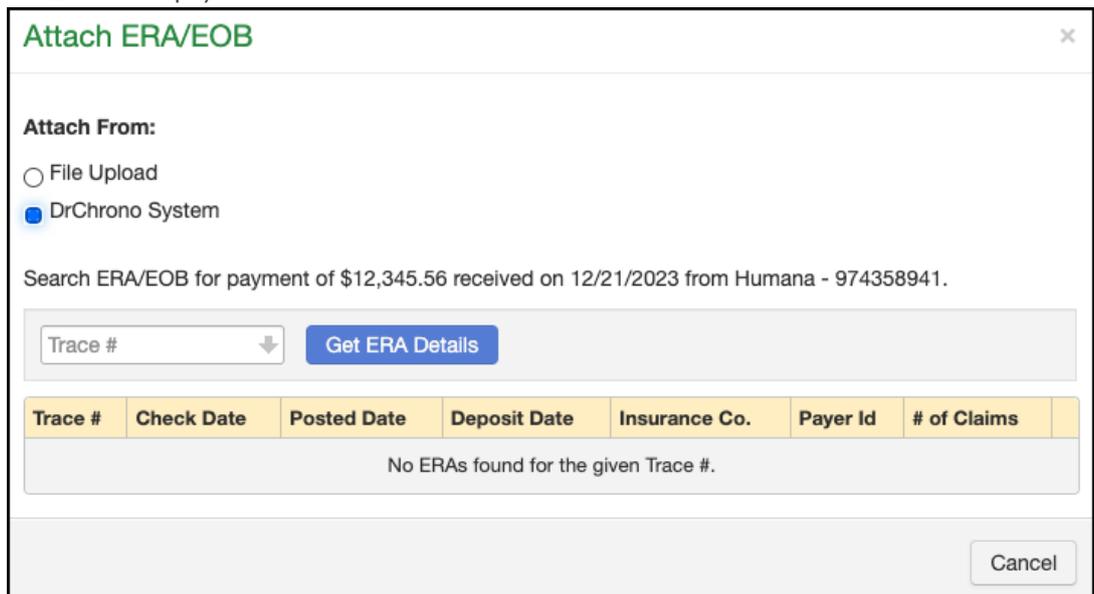
a. You have two selections to retrieve the file to attach:

i. **File Upload** - If you've scanned the file to your computer, you can select File Upload to locate and attach the ERA/EOB.



The screenshot shows a dialog box titled "Attach ERA/EOB" with a close button (X) in the top right corner. Under the heading "Attach From:", there are two radio button options: "File Upload" (which is selected) and "DrChrono System". Below the options, a text line reads: "Upload an ERA/EOB file for payment of \$12,345.56 received on 12/21/2023 from Humana - 974358941." A blue button with a file icon and the text "Select File" is positioned in a light gray box. At the bottom right of the dialog box is a "Cancel" button.

ii. **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.



The screenshot shows the same "Attach ERA/EOB" dialog box, but now "DrChrono System" is selected. The text below the options reads: "Search ERA/EOB for payment of \$12,345.56 received on 12/21/2023 from Humana - 974358941." Below this text is a search area containing a "Trace #" input field with a dropdown arrow and a blue "Get ERA Details" button. Underneath is a table with the following headers: "Trace #", "Check Date", "Posted Date", "Deposit Date", "Insurance Co.", "Payer Id", and "# of Claims". The table body is empty, and a message "No ERAs found for the given Trace #." is displayed in the center. A "Cancel" button is located at the bottom right of the dialog box.

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

7. If you need to edit any of the information listed, you can make them by pressing **Edit**.

Edit Payment ×

Insurance
Humana

Payment Amount: 12345.56 Identifier: 974358941

8. 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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