

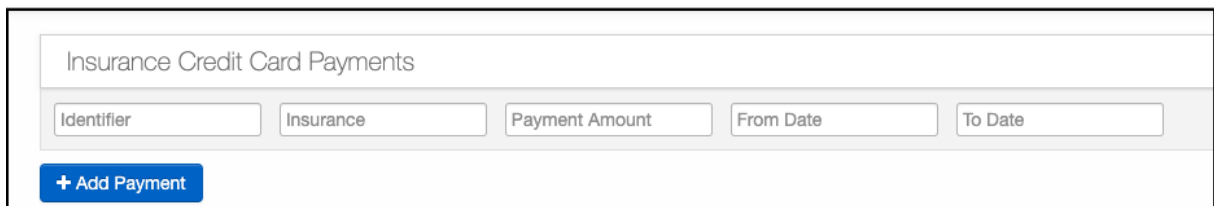
Insurance Credit Card Payments: How do I process it?

Last modified on 02/06/2025 2:30 pm EST

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 web 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 interface 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

Payment Amount **Identifier**

Cardholder Name *

Credit Card *

Expiration *

Security Code *

Zip/Postal Code *

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				
974358941	Humana	\$12,345.56		12/21/2023

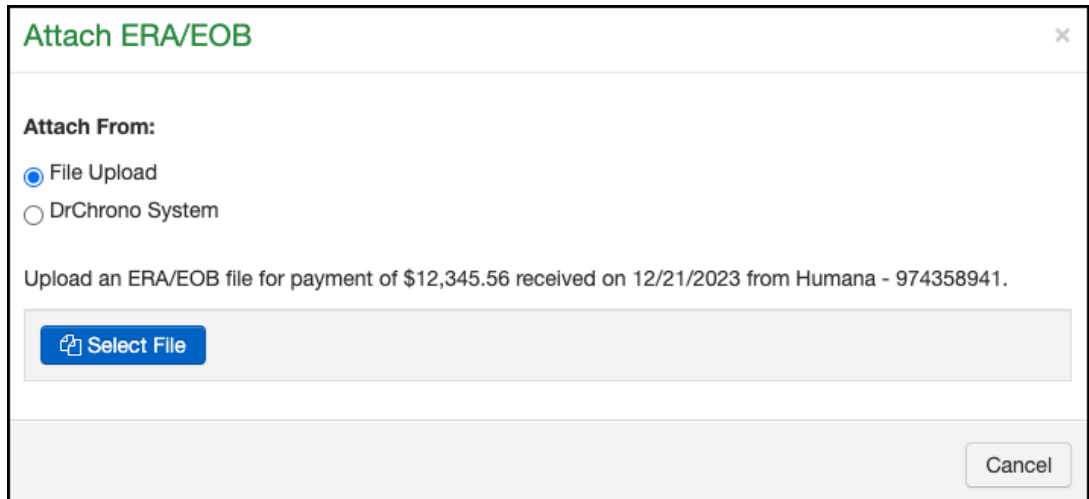
(Right side of the screen)

ERA/EOB	Status	
	PENDING	<input type="button" value="+ Attach ERA/EOB"/> <input type="button" value="Edit"/>

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

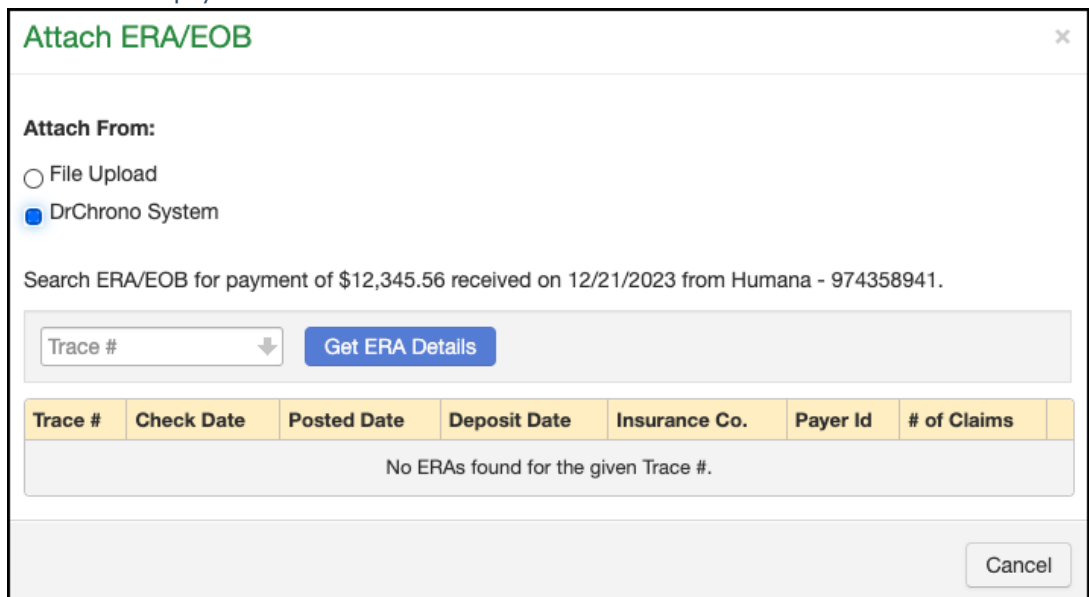
a. You have two selections to retrieve the file to attach:

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, the text reads: "Upload an ERA/EOB file for payment of \$12,345.56 received on 12/21/2023 from Humana - 974358941." There is a blue button labeled "Select File" with a file icon. At the bottom right, there 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 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" and "DrChrono System" (which is selected). Below the options, the text reads: "Search ERA/EOB for payment of \$12,345.56 received on 12/21/2023 from Humana - 974358941." There is a search input field labeled "Trace #" with a dropdown arrow and a blue button labeled "Get ERA Details". Below this is a table with the following columns: "Trace #", "Check Date", "Posted Date", "Deposit Date", "Insurance Co.", "Payer Id", and "# of Claims". The table content shows "No ERAs found for the given Trace #." At the bottom right, there is a "Cancel" button.

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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