

INSURANCE PAYMENT / EOB PROCESS

Patient Receives EOB Insurance Payment

If a patient brings an insurance check into your office DO NOT deposit the payment as a check:

1. Ask the patient to cash the check and make a payment by logging into OrthoFi
2. Ask the patient to keep the EOB for their records, on occasion we need a copy of the EOB to process secondary claims.

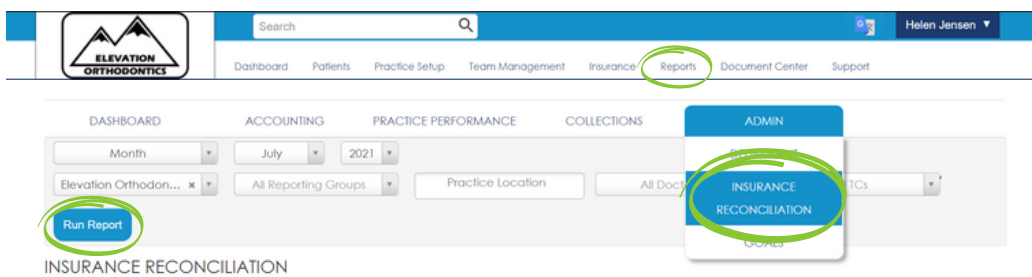
Practice Receives EOB / Insurance Payment in Mail

If you receive an EOB in the office that contains an OrthoFi Patient:

1. Scan and upload the entire EOB in OrthoFi (instructions on next page)
2. Deposit the check/payment in your bank account

OrthoFi Receives EOB / Insurance Payment in Mail or Clearinghouse

1. Insurance payments received by OrthoFi posted on Insurance Reconciliation Report
2. Reports -> Admin -> Insurance Reconciliation
 - a. OrthoFi patients will be managed by OrthoFi
 - b. Non-OrthoFi Patients will be managed by your practice (instructions below)



When OrthoFi receives Insurance Payments for non-OrthoFi patients, they are uploaded to the Non-OrthoFi Patient section of the Insurance Reconciliation Report. Payments are deposited in your account the following Friday. You can download EOBs by clicking the blue EOB link in the first column of the report.

You should run the Insurance Reconciliation Report at least once a week. The purpose is to adjust the payment amounts out of your patients' insurance balance within your Practice Management Software. Do not post as a payment in Practice Management since that would be double-posting. Check the Reconciled box once the adjustment is posted in Practice Management system.

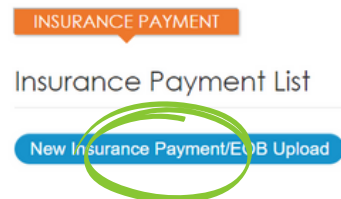
	Payment Date	Practice Deposit Date	PMSWID	Non-OrthoFi Reason	Patient	Practice	Carrier	EOB (\$)	Allocated (\$)	Reconciled
577461 EOB	4/01/2021				Johnson, Joshua	Happy Smiles	MetLife	\$180	\$180	<input checked="" type="checkbox"/>

HOW TO UPLOAD INSURANCE PAYMENT / EOB

In order for OrthoFi to continue servicing a patient's insurance balance, we need you to scan and upload copies of the EOBs and Payments into OrthoFi. Our staff reviews these uploads, so please follow the guidelines listed below for efficient processing. We have also created a practice payment upload training video to provide you with further support. This video can be accessed via the following [link](#).

Guidelines when Scanning an Insurance Payment or EOB:

- Scan and save each EOB as a separate PDF file
- Scan every page that you receive including the payment specifics
 - If an EOB is missing a page, we cannot process it.
- Each PDF file must be 4MB or less
- Only upload EOBs that have patients who were started in OrthoFi
- Only scan and upload one copy of an EOB, even if there are multiple patients
- OrthoFi will allocate the payments on the EOB to the appropriate patients. This allocation will be reflected in your Weekly Deposit Report.



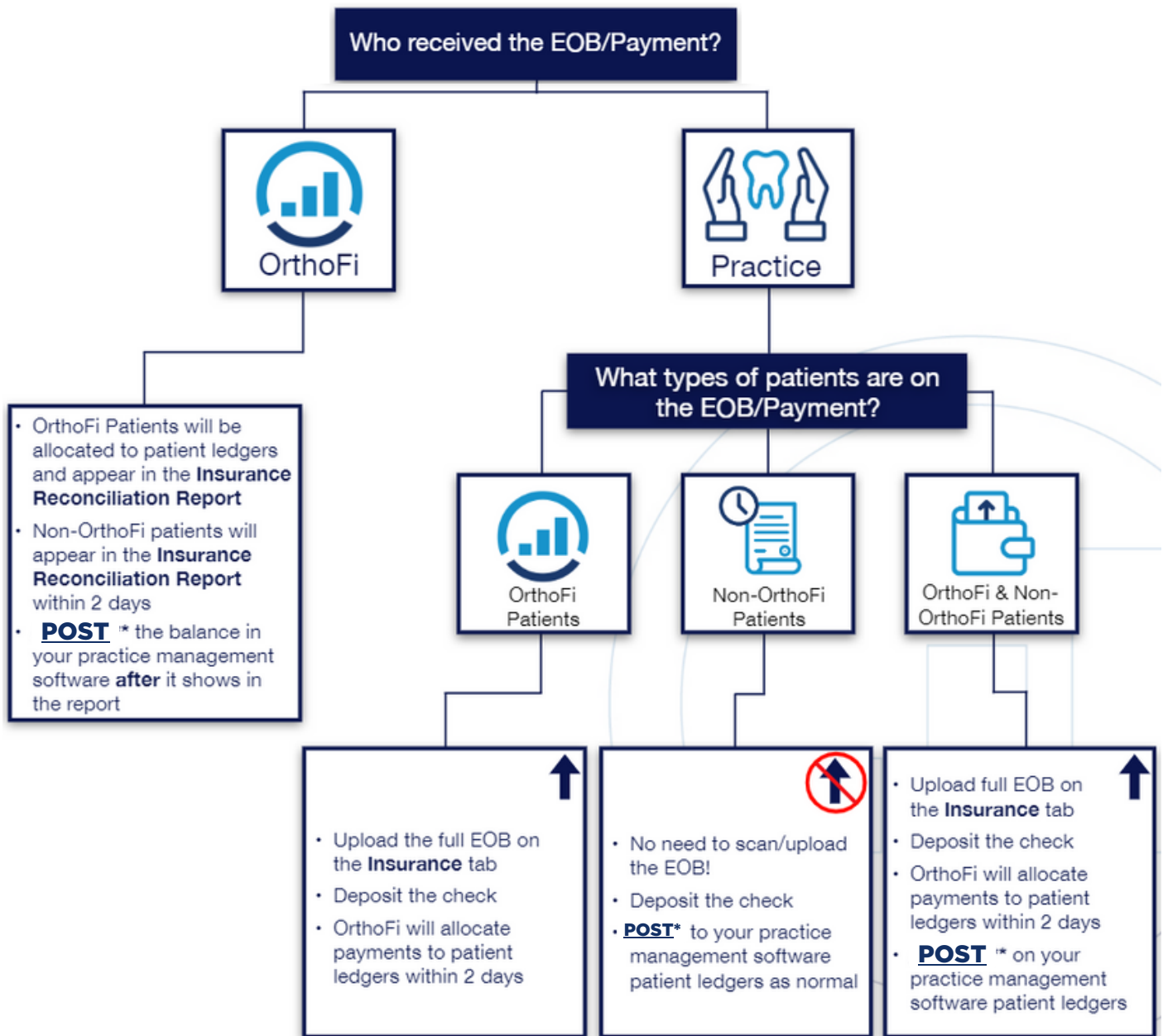
1. Click the Insurance button at the top of your homepage
2. Click the New Insurance Payment/EOB Upload button
3. Locate the PDF in your computer's files
4. Drag and drop the PDF file into the box
5. Fill-in requested information about the payment
 - a. Check Amount
 - b. Insurance Carrier
 - c. Office Location
6. If there are multiple EOBs, Click to Select Multiple Files
 - a. Fill-in requested information about the additional payment(s)
7. Click Save Changes button

A screenshot of the insurance payment upload form. At the top, a file named 'OF PT_EOB Payment.pdf' is shown with a size of '0.3 MB' and a green progress bar. Below are three input fields: 'Total Check Amount:' with the value '525.50' (circled in green), 'Insurance Carrier:' with the value 'Delta Dental of Colorado (Denver, Co)' (dropdown arrow circled in green), and 'Location:' with the value 'Denver - Elevation Orthodontics' (dropdown arrow and question mark circled in green).

WHEN TO UPLOAD AN INSURANCE PAYMENT / EOB

Follow the chart below to determine next steps with an EOB that you've received in office or a payment that is showing as received by OrthoFi on the Insurance Reconciliation Report.

Only upload one EOB at a time. Multiple EOBs on the same upload will not be processed.



***Only POST in practice management software ledgers AFTER the payment appears on the OrthoFi Insurance Reconciliation Report.**

PRACTICE PAYMENT UPLOAD PROCESS BY PAYMENT TYPE

A successful practice upload for payment allocation to OrthoFi insurance accounts REQUIRES the following items:

LIVE CHECKS:

- Practice name
- Insurance carrier name
- Check number
- Check deposit date or check issued date
- Check amount (bulk check amount deposited to practice bank account)
- The bulk check EOB in **one upload**
- **Each Check deposited into the practice bank account should have a single EOB file uploaded.**

ALL LIVE CHECKS SHOULD BE DEPOSITED BY THE PRACTICE TO THEIR PRACTICE BANK ACCOUNT. ORTHOFI DOES NOT CASH PRACTICE UPLOADED INSURANCE CHECKS

ELECTRONIC FUND TRANSFERS (EFTs):

- Practice name
- Insurance carrier name
- EFT trace number
- EFT amount (bulk EFT deposit amount)
- The bulk EFT amount Electronic Remittance Advice (ERA) / Explanation of Benefits (EOB) in **one upload**.
- **Each EFT deposited in the practice bank account should have a single EOB/ERA file uploaded.**

EACH EFT PAYMENT SHOULD HAVE ONE INDIVIDUAL EOB/ERA UPLOADED PER FILE

VIRTUAL CREDIT CARDS (VCCS)*:

- Practice name
- Insurance carrier name
- Last four digits of VCC number
- VCC issue date reflected on EOB
- VCC amount
- Full EOB including card number in a **single upload**

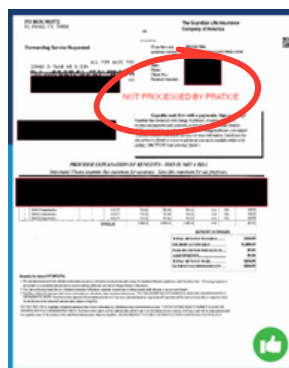
***Please ensure to include detailed notes on each VCC file upload. These notes are crucial for OrthoFi to understand the payment processing status. This clear communication helps us serve you better and ensures seamless payment management.**

Please note one of the two following options:

- **Write a note on the PDF that states 'Practice Cashed' if the practice has processed the payment and OrthoFi needs to reconcile the payment in OrthoFi.**



- **Write a note on the PDF that states 'Not Processed' if the practice requires OrthoFi's assistance in processing the VCC and reconciling the payment.**



CARRIER OFFSETS:

- The practice **MUST** indicate the patient offsets for the EOB/ERA upload with either:
 - A typed document indicating all patient offsets for the upload
 - Indicating the patient offset directly on the EOB/ERA upload

ADDITIONAL KEY INSIGHTS TO THE PRACTICE UPLOAD PROCESS

Items that should not be uploaded using the Standard Practice Upload process for remittance items:

- Authorization Codes for Insurance Passwords
- Tax documents

***These items can be sent to support@orthofi.com*

- Clinical Narratives
- Photos
- Panoramic and Cephalometric X-Rays:

***These items can be uploaded to the patient insurance claims summary page in OrthoFi as a Note/Attachment by the practice. To assist your execution of this process please use the links provided below for reference.*

- [OrthoFi Insurance Page Summary Job Aid](#)
- [How to Flag a Claim for Follow-Up on in OrthoFi](#)

In the event the payment upload requirements listed above are not met, OrthoFi will create a support case or message center request to inform your practice that a payment upload failed and a re-upload is required for OrthoFi to complete the payment posting process.

Primary Reasons for Failed Payments that Result in Re-Upload needed by the practice:

- Incomplete EOB
- VCC is not marked with a Note indicating “practice cashed” or “not processed”
- Illegible Scans
- Multiple EOBs uploaded on the same file
- The check image indicates payments were made to the subscriber and not the practice
- Unable to open file
- Practice Management Software (PMSW) payments uploaded
- Single pages of a bulk EOB
- Multiple payments in 1 upload
- Blank Uploads
- Payments missing required patient information
- Patient Names/Payment information crossed out on the uploaded file
- Reissued checks without EOB included or typed notes with patient names and payment amounts