

Insurance Payments & EOB Upload Process Overview

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Handling Insurance Payments / EOB Scenarios

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.

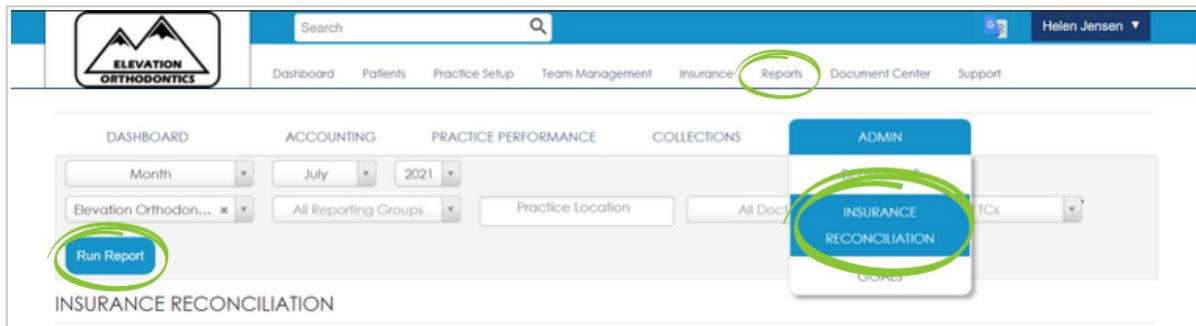
Practice Receives EOB / Insurance Payment in Mail

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

1. 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.

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, the payments are uploaded to the **Non-OrthoFi Patient** section of the **Insurance Reconciliation Report**. Payments are deposited into your account the following Friday.

- Download EOBs by clicking the blue **EOB** link in the first column of the report.
- Run the Insurance Reconciliation Report **at least once per week**.
- Use the report to adjust payment amounts out of the patient's insurance balance within your Practice Management System.

Important: Do not post these amounts as insurance payments in your Practice Management System, as this will result in double-posting.

After the adjustment has been posted in your Practice Management System, select the **Reconciled** checkbox in the report.

	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 an Insurance Payment / EOB

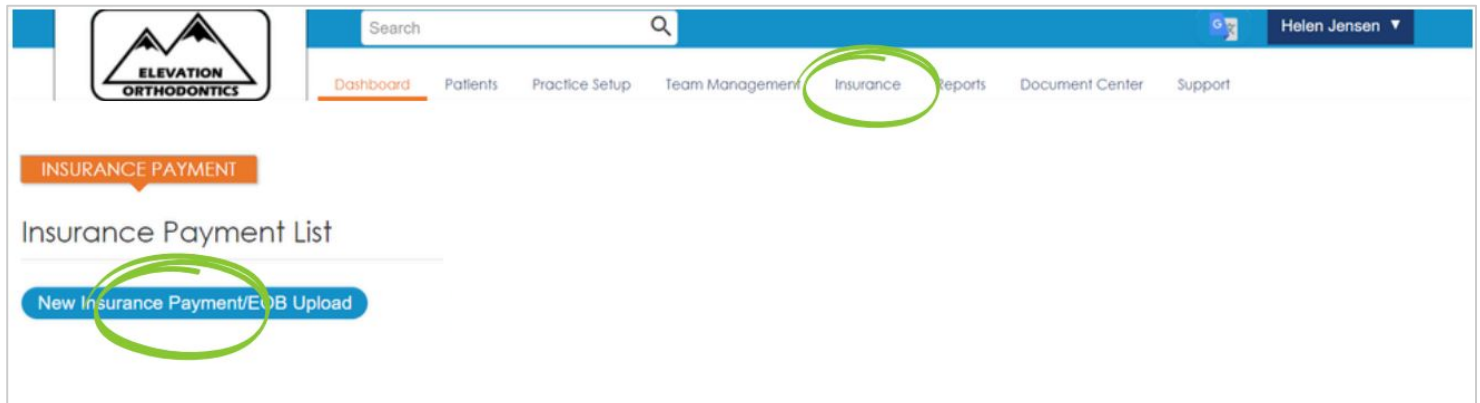
To allow OrthoFi to continue servicing a patient's insurance balance, please scan and upload copies of the EOBs and payments into OrthoFi. Our staff reviews all uploads, so please follow the guidelines below to ensure efficient processing.

For additional support, refer to the Practice Payment Upload Training Video linked below:

Watch: [Uploading EOB Video Tutorial](#)

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.
 - **Note:** 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.



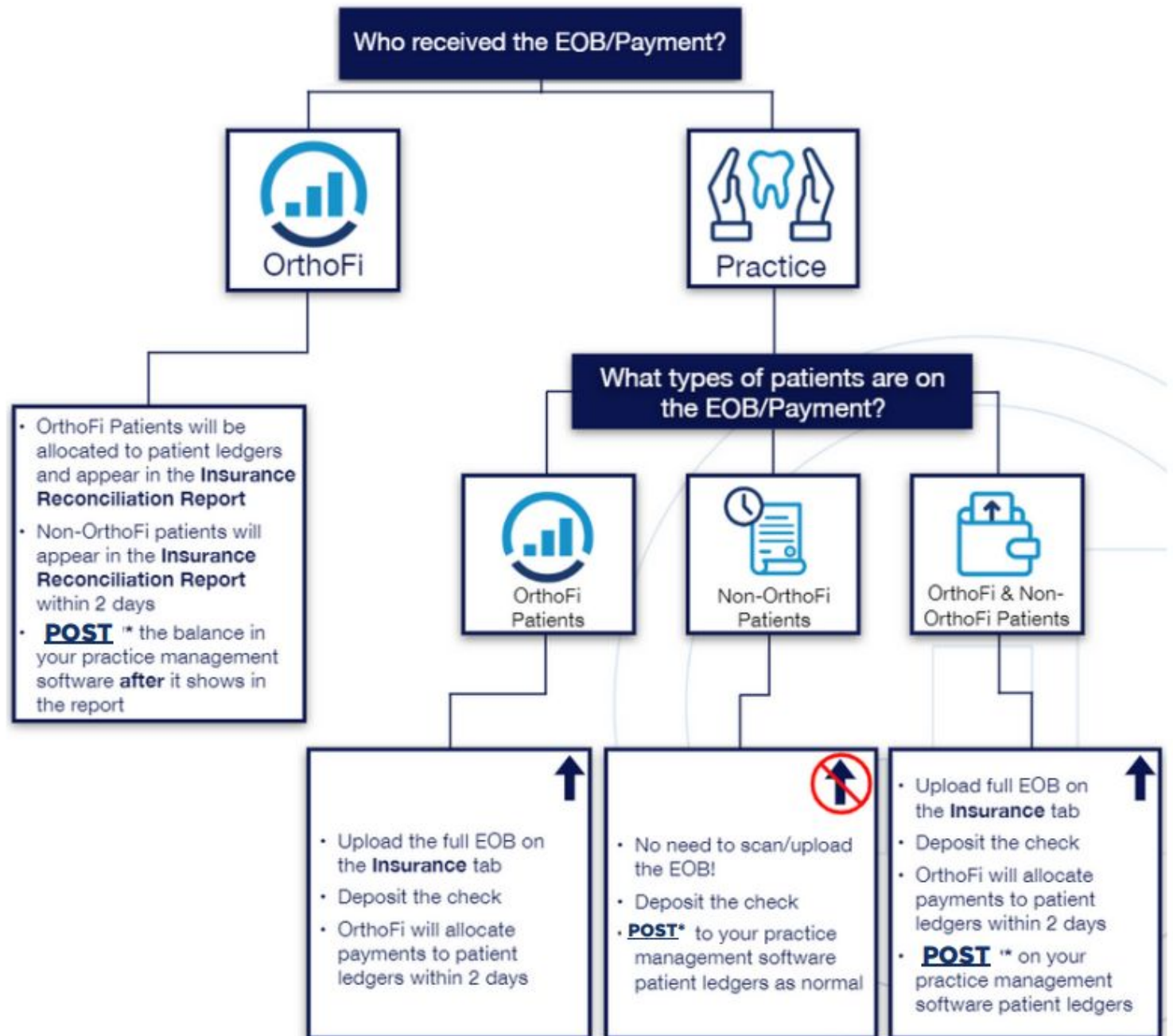
1. Click the **Insurance** button at the top of your homepage
2. Click the **New Insurance Payment/EOB Upload** button
3. Locate the PDF in your computer's files
4. Drag and drop the PDF file into the box
5. Fill-in requested information about the payment
 - a. Check Amount
 - b. Insurance Carrier
 -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

The screenshot shows a form for uploading an EOB. At the top, it displays the filename 'OF PT_EOB Payment.pdf' and the file size '0.3 MB'. Below this is a green progress bar. The form contains three input fields: 'Total Check Amount' with the value '525.50', 'Insurance Carrier' with the value 'Delta Dental of Colorado (Denver, Co)', and 'Location' with the value 'Denver - Elevation Orthodontics'. The 'Total Check Amount' field and the dropdown arrows for the 'Insurance Carrier' and 'Location' fields are circled in green.

When to Upload an Insurance Payment / EOB

Follow the chart below to determine the next steps for an EOB received in-office or a payment showing as received by OrthoFi on the **Insurance Reconciliation Report**.

Important: Upload only one EOB at a time. Uploads containing multiple EOBs will not be processed.



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

Payment Upload Requirements by Payment Type

A successful practice upload for payment allocation to OrthoFi insurance accounts **requires** the following information:

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 deposited in the practice bank account should have a single EOB/ERA file uploaded.

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

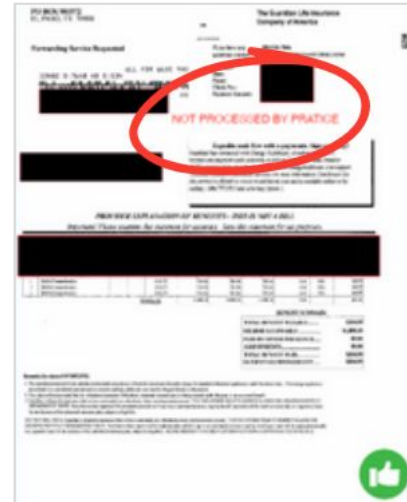
Important: Please ensure to include detailed notes on each VCC file upload. These notes are crucial for OrthoFi to understand the payment processing status.

This clear communication helps us serve you better & ensures seamless payment management.

Please note one of the two following options:

Option A: 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.

Option B: 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

The following items should not be uploaded using the Standard Practice Upload process for remittance items:

- Authorization codes for insurance passwords*
- Tax documents*
- Clinical narratives**
- Photos**
- Panoramic and cephalometric X-rays**

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

**These items can be uploaded to the patient insurance claims summary page in OrthoFi as a Note/Attachment by the practice. Please use the links below for assistance for this process:

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

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.

Failed Uploads and Re-Submission Requirements

If payment upload requirements are not met, OrthoFi will create a support case or message center request notifying the practice that the upload failed and must be re-submitted.

- 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

Comprehensive Insurance Management Guide

Navigating Mixed Accounts Receivable & Change of Address.

Key Applicability Rule: This workflow specifically applies **ONLY** to single or bulk insurance payments received by the practice that contain **OrthoFi patients**.

If your practice receives a payment consisting entirely of Non-OrthoFi patients, process it immediately in your legacy system.

Phase 1: Pre-Change of Address (First 90-120 Days)

1. Proper Upload Procedure

In order for OrthoFi to process mixed EOBs accurately, strict upload requirements must be followed:

- **File Specifications:** Scan and save each EOB as a separate PDF file. Do not upload multiple EOBs in one file. Each file must be 4MB or less.
- **Completeness:** Scan every page you receive. If an EOB is missing a page, it cannot be processed.
- **Virtual Credit Cards (VCCs):** When uploading VCCs, you **MUST** include a note on the PDF stating either 'Practice Cashed' (if your team processed it) or 'Not Processed' (if you need OrthoFi to process it).
- **Exclusions:** Do not upload authorization codes, tax documents, clinical narratives, photos, or X-rays via the payment upload tool.

 **Video Tutorial:** [Click here to watch the step-by-step upload tutorial](#)

2. The "Report-First" Reconciliation Rule

To prevent month-end balance sheet mismatches, follow the **Report-First Rule**.

Report-First Rule: Only post mixed payments in your practice management software AFTER they appear on the OrthoFi Insurance Reconciliation Report.

X Incorrect Workflow (Causes Mismatches)

1. Practice deposits bulk check.
2. Practice immediately posts the Non-OrthoFi portion to their PMS.
3. Practice uploads the EOB to OrthoFi.
4. OrthoFi processes the file in the next month, causing a mismatch.

✓ Correct Workflow ("Report-First")

1. Practice deposits check and uploads EOB to OrthoFi.
2. **Practice waits up to 3 business days** for the file to process.
3. Practice runs the Insurance Reconciliation Report.
4. Practice posts Non-OrthoFi portion to PMS matching OrthoFi's timeline.

3. Navigating the Insurance Reconciliation Report

Once OrthoFi processes your uploaded EOB, use the report to clear your legacy patient ledgers:

1. Navigate to **Reports -> Admin -> Insurance Reconciliation**.
2. Use the **Date, Location, or Quick Search** filters to easily locate specific payments, carriers, or dollar amounts.
3. Review the patients listed under the **Non-OrthoFi Patients section**.
4. If a payment is missing a Practice Deposit Date, click the blue EOB link to download and review the Explanation of Benefits.
5. Post the exact amount shown in the **Allocated (\$)** column to your patient's ledger in your Practice Management Software.
6. Check off the **Reconciled** checkbox to complete the workflow.

Phase 2: Post-Change of Address Workflow

Once OrthoFi executes a Change of Address with carriers, payments will go directly to OrthoFi. To clear legacy Non-OrthoFi balances without artificially inflating your practice's daily cash deposit reports, you must use a dedicated OrthoFi payment type.

1. Dolphin Management: [Link to Job Aid](#)

- **Creating the Payment Type**
 - Navigate to **Edit > Financial > Payment Types**. Click **Add**.
 - Code: Enter **OFIN**. Description: **Enter OrthoFi Received Insurance**.
 - Check "Include on Daily Deposit Report" and click **OK**.
- **Posting and Reconciliation**
 - In the Patient Ledger, select "Ins Payment". Select OrthoFi Received Insurance.
 - In the Reference box, enter the check number. In notes, format: Sept 22 DOS
 - Remittance ID: [ID] - Payment Date: [Date] - Carrier: [Carrier].
- These amounts must be manually subtracted from practice analysis reports.

2. Ortho2 Edge: [Link to Job Aid](#)

- **Creating the Payment Type**
 - Click **Editors** then **Payment Accounts**
 - Enter the following:
 - Account name: Enter OrthoFi Received Insurance.
 - Receipt type: Elec. Transfer.
 - Provider: None.
 - Click **Add**
- **Reconciliation**
 - Open **Reporting > Receipts By Date**. Set your date range and select all employees.
 - Subtract the OrthoFi Insurance total from the grand receipt total to calculate true cash receipts.

3. Cloud9: [Link to Job Aid](#)

- **Creating the Payment Type**
 - Go to **Edit > Setup > Transaction Types**. Click **Add**.
 - Enter the following:
 - Type Code: OrthoFi Ins.
 - Description: OrthoFi Received Insurance.
 - Category: Payment.
 - Leave transaction type checkboxes blank.
 - Click **Save**
- **Reconciliation**
 - Run **Reports > Net receipts by date range** (recommended weekly).
 - Subtract the OF Insurance payment total from the total receipts to find your true receipts.