

Insurance Payment & Explanation of Benefits (EOB) Uploads

Managing insurance payment and EOB uploads, overpayments, recoupments, and refunds.

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Insurance Refunds & Overpayments Overview

Insurance refund requirements vary by carrier and change frequently. OrthoFi reviews each situation individually to determine the resolution, helping protect revenue and maintain accurate patient ledgers.

Three Ways an Invalid Insurance Overpayment May Be Resolved

Depending on the carrier's requirements, an overpayment may be handled in one of three ways:

1. Voluntary Refund

If the carrier accepts voluntary refunds, OrthoFi issues a refund check directly to the carrier's designated refund address.

2. Carrier Recoupment

Some carriers automatically recover overpayments by deducting the amount from a future bulk payment to the practice. OrthoFi tracks the recoupment so the appropriate patient ledger can be updated.

3. Returned Refund

If a carrier returns a refund check issued by OrthoFi, internal teams research the payment and determine how to correctly return the funds and update the appropriate practice and patient ledger.

Practice & OrthoFi Responsibilities

Practice	OrthoFi
Monitor insurance mail and portals for overpayment or recoupment notices.	Review the account to confirm whether a refund or adjustment is needed.
Upload EOBs, letters, and other carrier documentation to OrthoFi.	Contact the carrier when refund or recoupment details are unclear.
Provide complete and accurate documentation as soon as possible.	Coordinate refund payments and complex payment splits with Accounts Payable.

Tip: Upload carrier documentation as soon as you receive it. This gives OrthoFi the information needed to accurately review and resolve the account.

Insurance Payment & EOB Scenarios

The steps you take depend on who receives the insurance payment and whether the payment or EOB includes an OrthoFi patient.

A Patient Receives an Insurance Check: If a patient brings an insurance check into your office:

- **Do not deposit the insurance check as a check**
- Ask the patient to cash the check and make a payment through OrthoFi
- Ask the patient to keep the EOB for their records. OrthoFi may occasionally need a copy of the EOB to process secondary claims

Your Practice Receives an Insurance Payment or EOB: If your practice receives an EOB or insurance payment that includes an OrthoFi patient:

- Review the Payment Upload Requirements by Payment Type
- Upload the **entire EOB or payment** to OrthoFi via the Insurance tab

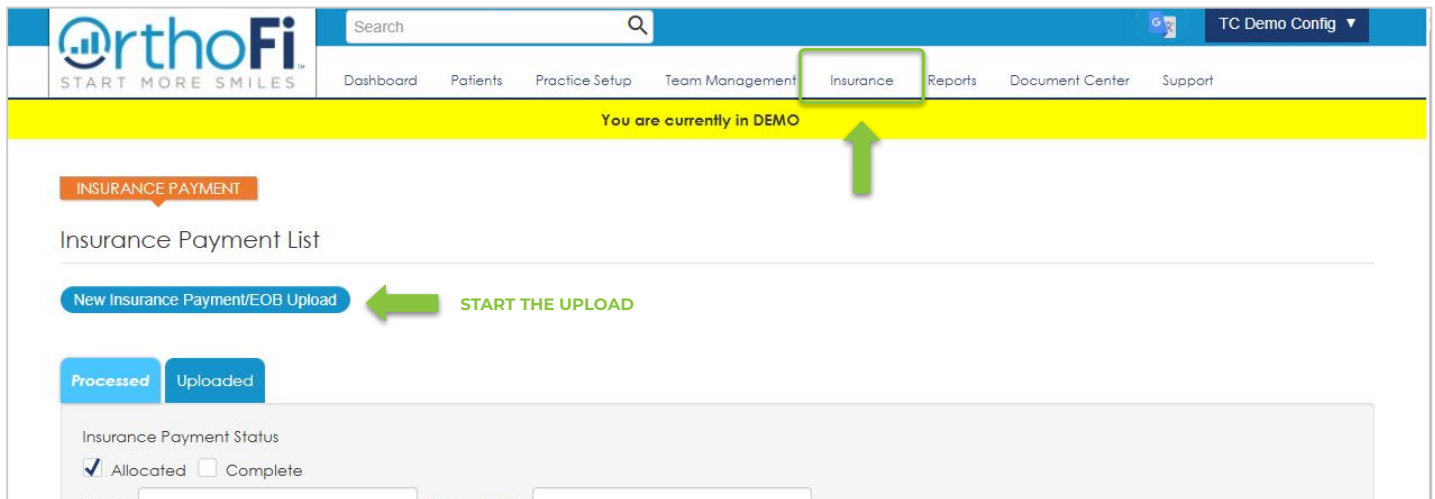
OrthoFi Receives an Insurance Payment or EOB: If your practice receives an EOB or insurance payment that includes an OrthoFi patient:

- Review [Upload Requirements & Best Practices](#) on page 4
- Upload the **entire EOB or payment** to OrthoFi via the Insurance tab

How to Upload an Insurance Payment or EOB

1. Navigate to Insurance: Log in to OrthoFi and select the **Insurance** tab.

2. Start the Upload: Select **New Insurance Payment/EOB Upload**.



3. Upload Documents: Drag and drop your PDF(s) into the upload area, or select files from your computer.

Tip: If you have multiple files related to the same payment, you can select and upload multiple files at once.

4. Enter Payment Information: Enter the required information.

- **Bulk Total Amount:** Enter the exact amount shown on the payment file
- **Carrier Name:** Select or enter the insurance carrier
- **Location:** Select the applicable practice location

5. Save the Upload: Select **Save Changes** to submit the documentation for processing.

OrthoFi
START MORE SMILES

Search

TC Demo Config

Dashboard Patients Practice Setup Team Management Insurance Reports Document Center Support

You are currently in DEMO

New Insurance Payment / EOB Upload

1. Scan all pages of a single envelope where the insurance payment / EOB includes an OrthoFi Patient
2. Drag and drop the resulting file(s) containing all of the envelope contents inside this box

OR

Click to select multiple files

Delta Dental PA EOB example.pdf
0.5 MB

Total Check Amount:

Insurance Carrier:

Location:

Back to List Save Changes

UPLOAD FILES

PAYMENT INFO

SUBMIT FOR PROCESSING

6. Confirm the Upload

Select the Uploaded tab to confirm that your document appears in the upload history and has been successfully submitted.

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TC Demo Config

Dashboard Patients Practice Setup Team Management Insurance Reports Document Center Support

You are currently in DEMO

INSURANCE PAYMENT

Insurance Payment List

New Insurance Payment/EOB Upload

Processed Uploaded

Insurance Payment Status

Date Range

Search

File Name	User	Deposit Id	Date & Time Created	Status	Uploaded By	Action
	TC Demo Config		01/07/2024 4:37 PM	Processing	Demo Config, TC	Action

Upload Requirements & Best Practices

A successful upload **requires** the following information and documentation.

Live Checks

Include:

- Practice Name
- Carrier
- Check Number
- Check Deposit Date or Check Issue Date
- Check Amount (bulk amount deposited into the practice bank account)
- Bulk Check EOB in one upload
- Each check deposited into the practice bank account must have **one corresponding EOB file uploaded**

Important: Practice must deposit all live checks directly into the practice bank account. OrthoFi does not deposit or cash practice-uploaded checks.

EFTs

Include:

- Practice Name
- Carrier
- EFT Number
- EFT Issue Date or Deposit Date
- EFT Amount (bulk deposit amount)
- Marked Practice Cashed
- Bulk EFT ERA/EOB in one upload

Important: Each EFT deposited into the practice bank account must have one corresponding EOB/ERA file uploaded.

VCCs

Include:

- Practice Name
- Carrier
- Last Four Digits of the VCC Number
- VCC Issue Date shown on the EOB
- VCC Amount
- Full EOB, including the card number, in a single upload

Indicate the VCC status:

- **Practice Cashed:** Practice processed the VCC
- **Not Processed:** Practice requires OrthoFi to process the VCC

Important: Each check or EFT must have one individual EOB/ERA file uploaded per payment.

Upload Requirements & Best Practices (Cont.)

Carrier Offsets

The practice **must provide patient-level offset information** for any EOB/ERA upload that includes carrier offsets.

Provide the offset information in **one of the following ways**:

- Upload a typed document listing all patient offsets included in the payment, or
- Indicate the patient offset directly on the EOB/ERA

Specific Carrier Requirements

- **Blue Cross Blue Shield of Alabama:** The practice must include patient offset information with the upload.
- **Other carriers (e.g., UCCI, Delta Dental of Colorado):** The practice **must include patient offset information**. Because the carrier deposits the funds directly into the practice account, the practice should be able to identify which patients were affected by the offset.

Items That Should Not Be Uploaded Via the Practice Payment Upload Process

The Practice Payment Upload process is for **insurance payment and remittance documentation only**.

Do not use this process to upload:

- Passwords or authorization codes
- Tax documents
- Narratives
- Clinical notes
- Photos
- Panoramic or cephalometric X-rays
- Eligibility or enrollment information
- Other documents that are not related to a payment

Any clinical items should be uploaded as a **Note/Attachment Only** on the Insurance Summary Page by the Practice.

When Additional Information May Be Needed

To process your payment accurately, OrthoFi may need additional information or clarification from your practice when an upload is incomplete, unclear, or contains multiple payments.

Incomplete or Unusable Uploads:

- Incomplete EOBs
- Illegible scans
- Files that cannot be opened
- Blank uploads or incorrect file formats
- Single pages of a bulk EOB uploaded separately
- Multiple EOBs or payments combined into one upload

Missing Payment Information

- Patient information needed to allocate the payment is missing
- Patient names or payment information are crossed out on the remittance advice
- Reissued checks are uploaded without an EOB or a typed note listing patient names and payment amounts
- Check images are addressed to the subscriber
- VCCs are not marked **Practice Cashed** or **Not Processed**

Incorrect Upload Types

- PMSW payments are uploaded through the Practice Payment Upload process
- Narratives, X-rays, eligibility, enrollment, or other non-payment information are uploaded through the payment process

Incorrect Upload Types

- PMSW payments are uploaded through the Practice Payment Upload process
- Narratives, X-rays, eligibility, enrollment, or other non-payment information are uploaded through the payment process

Tip: Upload one complete, legible EOB/ERA for each payment and make sure all required payment and patient information is visible before submitting.