

INSURANCE PAYMENTS

On every patient's Transactions screen, there is a Payment button. Clicking on this button will open access to adding a payment, and default to show only this patient's



Once you click the Payment key, you will see the ClinicPro Payment screen:

Payments
Notes

Source Insurance Patient BCBS OF MICHIGAN

Apply To Carrier BCBS OF MICHIGAN (P)

Patient BUFFALO, JOHN

Ins Carrier (All)

Ins Type Fee For Service Capitated

Auto Apply

Search Payments

Range

Billed w/ Balances

All Balances

All Charges

Include Family

Include Ins Charges

Amount \$0.00

Location (Credits Only)

Method CHECK

Date Paid 11/18/2009

Check No

Check Date 11/18/2009

Date	Patient # / Patient Name	Carrier	CPT	Balance
07/01/2008	00000008 - BUFFALO, JOHN	BCBS OF MICHIGAN	98941 - CMT, 3 TO 4 REGIONS	\$40.00
07/01/2008	00000008 - BUFFALO, JOHN	BCBS OF MICHIGAN	99212 - E/M: PROBLEM-FOCUS	\$40.00
07/02/2008	00000008 - BUFFALO, JOHN	BCBS OF MICHIGAN	98940 - CMT, 1 TO 2 REGIONS	\$35.00
07/03/2008	00000008 - BUFFALO, JOHN	BCBS OF MICHIGAN	97140 - MANUAL TRACTION	\$25.00
07/03/2008	00000008 - BUFFALO, JOHN	BCBS OF MICHIGAN	98941 - CMT, 3 TO 4 REGIONS	\$40.00
08/05/2008	00000008 - BUFFALO, JOHN	BCBS OF MICHIGAN	99202 - E/M: EXPANDED PROB	\$50.00

Open Balance:

Date	Patient # / Patient Name	Carrier	CPT	Balance	Payment	Other

Delete (Single Transaction)

Total Payment:

Patient Display Patient # + Name Patient Name Control ID + Name

Post Cancel

Looking at this payment screen, you will notice that the **Source** button is set to the Insurance mode and the patient's insurance carrier name is displayed in the field next to the source button.

On the very right of the Payment screen are the fields that hold the payment information; Amount, Method of payment, Date Paid, Check No, and Check Date.

The **Apply to Carrier** field shows you the destination of your payment. For this example it is Blue Cross Blue Shield.

There is also the **Range**, which allows you to determine what transactions are readily available to apply the payment to:

- **Billed w/ balances** -Only applies to Insurance Payments, and this is defaulted for all Insurance Payments. This will show only transactions that are currently marked as billed, and still carry a balance.
- **All Balances** - This will show any transaction that has a balance for the selected payment source (Patient / Insurance). It can be useful to use this to apply a payment to a write-off to an insurance charge that hasn't been billed.
- **All Charges:** This will show all transactions, and what is owed on them, including \$0.00 balances.
- **Include Family** - This checkbox will include all the charges by any linked Responsible Party in the Patient Detail Screen. An example would be, a Father's payment screen would show his Wife and kids' charges and be able to apply payment to them.

Never use “Auto Apply” with Insurance payments. Insurance payments are subject to adjustments and transfers; using the Auto Apply button will exclude you from having these options with payments. It will also pay off charges from an older to newer order, this will not be appropriate for the standard terms of the industry.

Below this information are two windows. The first window displays the **Range** of transactions you have asked the software to display. On this example, we have defaulted to show **All Balances**. When you are making an insurance payment, ClinicPro will default to **Billed with Balances** because you will be applying payments to the transactions that have been returned to you from the Insurance Carrier.

Auto Apply		<input type="checkbox"/> Include Ins Charges	Check Date	11/18/2009		
Date	Patient # / Patient Name	Carrier	CPT	Balance		
07/01/2008	00000008 - BUFFALO, JOHN	BCBS OF MICHIGAN	98941 - CMT, 3 TO 4 REGIONS	\$40.00		
07/01/2008	00000008 - BUFFALO, JOHN	BCBS OF MICHIGAN	99212 - EM: PROBLEM-FOCUS	\$40.00		
07/02/2008	00000008 - BUFFALO, JOHN	BCBS OF MICHIGAN	98940 - CMT, 1 TO 2 REGIONS	\$35.00		
07/03/2008	00000008 - BUFFALO, JOHN	BCBS OF MICHIGAN	97140 - MANUAL TRACTION	\$25.00		
07/03/2008	00000008 - BUFFALO, JOHN	BCBS OF MICHIGAN	98941 - CMT, 3 TO 4 REGIONS	\$40.00		
08/05/2008	00000008 - BUFFALO, JOHN	BCBS OF MICHIGAN	99202 - EM: EXPANDED PROB	\$50.00		
Open Balance:						
Date	Patient # / Patient Name	Carrier	CPT	Balance	Payment	Other

The next window displays the payments you have made

ENTERING PAYMENTS:

To enter a Payment into Clinic Pro, follow these steps: (see below image).

#1. Input the payment details. This is the method paid, and associated information such as Check #, or Credit card information. Some practices input the number from the appropriate EOB for solid record keeping in the Check Number field. The date input for "Date Paid" will be the date the Payment will appear on the Transactions Screen.

The screenshot shows the 'Payments' window in ClinicPro. The form is filled with the following information:

- Source: Insurance Patient
- Carrier: BCBS OF MICHIGAN
- Apply To Carrier: BCBS OF MICHIGAN (P)
- Patient: BUFFALO, JOHN
- Ins Carrier: (All)
- Ins Type: Fee For Service Capitated
- Amount: \$0.00
- Method: CHECK
- Date Paid: 11/18/2009
- Check Date: 11/18/2009

The 'Range' section is set to All Balances. The 'Include Family' checkbox is checked.

Date	Patient # / Patient Name	Carrier	CPT	Balance
07/01/2008	00000008 - BUFFALO, JOHN	BCBS OF MICHIGAN	98941 - CMT, 3 TO 4 REGIONS	\$40.00
07/01/2008	00000008 - BUFFALO, JOHN	BCBS OF MICHIGAN	99212 - E/M: PROBLEM-FOCUS	\$40.00
07/02/2008	00000008 - BUFFALO, JOHN	BCBS OF MICHIGAN	98940 - CMT, 1 TO 2 REGIONS	\$35.00
07/03/2008	00000008 - BUFFALO, JOHN	BCBS OF MICHIGAN	97140 - MANUAL TRACTION	\$25.00
07/03/2008	00000008 - BUFFALO, JOHN	BCBS OF MICHIGAN	98941 - CMT, 3 TO 4 REGION	\$40.00
08/05/2008	00000008 - BUFFALO, JOHN	BCBS OF MICHIGAN	99202 - E/M: EXPANDED PR	\$50.00

Below the table is an 'Open Balan' section with columns for Date, Patient # / Patient Name, Carrier, CPT, Balance, Payment, and Other. At the bottom, there are buttons for 'Delete (Single Transaction)', 'Total Payment:', 'Patient Display' (with radio buttons for Patient # + Name, Patient Name, Control ID + Name), 'Post', and 'Cancel'.

#2. Apply the payment by double-clicking on the charges that are to be paid off. This brings up the balance transfer window, for applying payments, adjustments, and transfers.

This brings up the Balance Transfer Window in ClinicPro. Here is where you enter your payment information. Input the amount of money you have actually collected from the Insurance Carrier. (see next figure)

This Balance Transfer Window displays the CPT code that you are applying the payment to; this should match up with your EOB. It also shows the **FEE** that you previously billed out to that Carrier and any **Previous Adjustments** you may have applied to this transaction. The EOB will guide how this payment will be disseminated.

Balance Transfer

CPT: 98941 - CMT, 3 TO 4 REGIONS

Fee: \$40.00

Previous Adjustments: \$0.00

Today's Payment: \$0.00 #3 Denied

Outstanding: \$40.00

Adjustment: #4 Reason: [dropdown]

Sanction Amount: [input]
 Disallowed Cost Containment: [input]
 Disallowed Other: [input]

Transfer to Insurance: #5 Carrier: [dropdown]

Approved Amount: [input]
 Applied to Deductible: [input]
 Copay: [input]

Transfer to (from) Patient: #6 Reason: [dropdown]

Withhold: [input]

Leave Outstanding: \$40.00

[Save] [Cancel]

#3. Enter the amount of money that has been given to you by the Insurance Carrier for the particular transaction. There may be times when the Carrier has denied payment; use the DENIED box in this case. There may also be times when the amount of payment is \$0.00.

The **Outstanding** field will automatically compute the remainder of the amount to be disbursed, click off the payment field to see the amount of money left as you continue through the balance Transfer Window.

#4. This field contains the amount the Carrier adjusted from what you originally billed to them. An example of this is when you bill a code out for \$50.00 but the carrier only pays you \$38.00, the adjustment would be \$12.00. Next to the Adjustment field is the REASON field. Use the drop down arrow to select the appropriate reason for the adjustment. You can add a new reason from this mode as well.

#5. Transfer to insurance is the amount that will transfer over to the Secondary or Tertiary insurance policies for payment. If the patient has secondary insurance, the name of that carrier

will display automatically in the Carrier field. Input the transfer amount and then place the same amount in either the Applied to Deductible box, or the Copay box. (see figure below)

Transfer to Insurance:	<input type="text" value="\$20.00"/>	Carrier:	AETNA (Secondary) <input type="button" value="v"/>
		Approved Amount:	<input type="text" value="\$20.00"/>
		Applied to Deductible:	<input type="text"/>
		Copay:	<input type="text" value="\$20.00"/>

#6. Transfer to Patient is where you will input the amount that is being transferred to the patient responsibility. You must choose the reason for this transfer to patient responsibility. ClinicPro allows you to create new reasons to personalize your records. Just click ADD / NEW.

Transfer to (from) Patient:	<input type="text"/>	Reason:	<input type="button" value="v"/>
Withhold:	<input type="text"/>	<ul style="list-style-type: none"><Add New>CO-PAYMASTER MEDPD TO SUBSCRIBERREJECTED SERVICEUNAPPROVED AMOUNT	
Leave Outstanding:	<input type="text" value="\$0.00"/>		