

# CPB (Certified Professional Biller) Certification Practice Exam (Sample)

## Study Guide



**Everything you need from our exam experts!**

**This is a sample study guide. To access the full version with hundreds of questions,**

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# Introduction

Preparing for a certification exam can feel overwhelming, but with the right tools, it becomes an opportunity to build confidence, sharpen your skills, and move one step closer to your goals. At Examzify, we believe that effective exam preparation isn't just about memorization, it's about understanding the material, identifying knowledge gaps, and building the test-taking strategies that lead to success.

This guide was designed to help you do exactly that.

Whether you're preparing for a licensing exam, professional certification, or entry-level qualification, this book offers structured practice to reinforce key concepts. You'll find a wide range of multiple-choice questions, each followed by clear explanations to help you understand not just the right answer, but why it's correct.

The content in this guide is based on real-world exam objectives and aligned with the types of questions and topics commonly found on official tests. It's ideal for learners who want to:

- Practice answering questions under realistic conditions,
- Improve accuracy and speed,
- Review explanations to strengthen weak areas, and
- Approach the exam with greater confidence.

We recommend using this book not as a stand-alone study tool, but alongside other resources like flashcards, textbooks, or hands-on training. For best results, we recommend working through each question, reflecting on the explanation provided, and revisiting the topics that challenge you most.

Remember: successful test preparation isn't about getting every question right the first time, it's about learning from your mistakes and improving over time. Stay focused, trust the process, and know that every page you turn brings you closer to success.

Let's begin.

# How to Use This Guide

**This guide is designed to help you study more effectively and approach your exam with confidence. Whether you're reviewing for the first time or doing a final refresh, here's how to get the most out of your Examzify study guide:**

## 1. Start with a Diagnostic Review

**Skim through the questions to get a sense of what you know and what you need to focus on. Don't worry about getting everything right, your goal is to identify knowledge gaps early.**

## 2. Study in Short, Focused Sessions

**Break your study time into manageable blocks (e.g. 30 - 45 minutes). Review a handful of questions, reflect on the explanations, and take breaks to retain information better.**

## 3. Learn from the Explanations

**After answering a question, always read the explanation, even if you got it right. It reinforces key points, corrects misunderstandings, and teaches subtle distinctions between similar answers.**

## 4. Track Your Progress

**Use bookmarks or notes (if reading digitally) to mark difficult questions. Revisit these regularly and track improvements over time.**

## 5. Simulate the Real Exam

**Once you're comfortable, try taking a full set of questions without pausing. Set a timer and simulate test-day conditions to build confidence and time management skills.**

## 6. Repeat and Review

**Don't just study once, repetition builds retention. Re-attempt questions after a few days and revisit explanations to reinforce learning.**

## 7. Use Other Tools

**Pair this guide with other Examzify tools like flashcards, and digital practice tests to strengthen your preparation across formats.**

**There's no single right way to study, but consistent, thoughtful effort always wins. Use this guide flexibly — adapt the tips above to fit your pace and learning style. You've got this!**

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## **Questions**

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- 1. What is the association of independent Blue Cross Blue Shield plans called?**
  - A. Blue Shield (BS)**
  - B. BCBSA**
  - C. Blue Worldwide Expat**
  - D. Blue World Expat**
  
- 2. Which insurance type covers the cost of lawsuits resulting from bodily injury and false advertising?**
  - A. Health Insurance**
  - B. Workers' Compensation Insurance**
  - C. Business Liability Insurance**
  - D. Auto Insurance**
  
- 3. What type of insurance guarantees repayment for financial losses resulting from the acts of employees?**
  - A. Business Liability Insurance**
  - B. Bonding Insurance**
  - C. Health Insurance**
  - D. Car Insurance**
  
- 4. Which term is associated with the meaning "neck, cervix" in medical terminology?**
  - A. a. Heart**
  - B. b. Against, opposite**
  - C. c. Bronchial tube**
  - D. d. Vagina**
  
- 5. Which act does FELA represent concerning employment liabilities?**
  - A. Final Employee Legal Act**
  - B. Following Employee Liability Assessment**
  - C. Federal Employment Liability Act**
  - D. Financial Equity and Liability Agreement**

**6. What does an "Accounts Receivable Aging Report" show in medical billing?**

- A. Payment correction resulting in additional payment(s) to the provider**
- B. Document that acknowledges patient responsibility for payment**
- C. The appearance of a pathologic condition due to a chemical substance**
- D. Shows the status of outstanding claims from each payer**

**7. What does capitation involve in healthcare services?**

- A. Payment per Visit**
- B. Hourly Payment**
- C. Salary Payment**
- D. Preestablished Payments over Time**

**8. What does BCBSA stand for?**

- A. Blue Cross Blue Shield Association**
- B. Blue Shield**
- C. Cancer or Carcinoma**
- D. Clinical Data Abstracting Center**

**9. What does the prefix "ilio-" relate to?**

- A. A. Within, into**
- B. B. Ileum (small intestine)**
- C. C. Uterus, womb**
- D. D. Hip bone**

**10. What is the meaning of the prefix "hyper-?"**

- A. A. Above, excessive**
- B. B. Uterus, womb**
- C. C. Ileum (small intestine)**
- D. D. In, into, not**

## **Answers**

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1. B
2. C
3. B
4. C
5. C
6. D
7. D
8. A
9. D
10. A

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## **Explanations**

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**1. What is the association of independent Blue Cross Blue Shield plans called?**

- A. Blue Shield (BS)**
- B. BCBSA**
- C. Blue Worldwide Expat**
- D. Blue World Expat**

The association of independent Blue Cross Blue Shield plans is known as BCBSA, which stands for Blue Cross Blue Shield Association. This organization represents a federation of 36 independent Blue Cross Blue Shield companies, which provide health insurance to millions of individuals and communities across the United States. BCBSA focuses on improving the quality of healthcare, enhancing access to healthcare services, and supporting its member companies in delivering coverage. The other options do not accurately reflect the formal association of these plans. Blue Shield typically refers to the insurance component associated with the Blue Cross Blue Shield network but does not denote the overarching group of independently managed plans. The choices that include "Worldwide Expat" and "World Expat" mention travel-related provisions that are specific services offered by some Blue plans, but they do not represent the comprehensive association of the Blue Cross Blue Shield network. Thus, BCBSA is the accurate and recognized term for the collective of these independently operated entities.

**2. Which insurance type covers the cost of lawsuits resulting from bodily injury and false advertising?**

- A. Health Insurance**
- B. Workers' Compensation Insurance**
- C. Business Liability Insurance**
- D. Auto Insurance**

The correct choice is Business Liability Insurance. This type of insurance is specifically designed to protect businesses against claims resulting from injuries or damages that occur during the normal course of business operations. It covers litigation costs, settlements, and judgments related to bodily injury and property damage claims as well as issues arising from false advertising. Unlike health insurance, which focuses on medical expenses for individuals, or workers' compensation insurance that covers employee injuries while at work, business liability insurance provides broad coverage that addresses various legal liabilities businesses may face. Auto insurance is also unrelated, as it primarily covers vehicle-related incidents and does not address business liabilities in the same comprehensive way. Choosing business liability insurance is essential for any business owner looking to mitigate risks associated with potential lawsuits that could arise from everyday business activities, making it a crucial element of responsible business operation.

**3. What type of insurance guarantees repayment for financial losses resulting from the acts of employees?**

- A. Business Liability Insurance**
- B. Bonding Insurance**
- C. Health Insurance**
- D. Car Insurance**

Bonding insurance is specifically designed to protect businesses from financial losses that may occur due to the dishonest or fraudulent acts of employees. This type of insurance involves a bond—a contract in which the bonding company agrees to compensate the business for these losses. It is often utilized to reassure clients and protect against theft, fraud, or other malfeasance by employees. In contrast, business liability insurance primarily addresses claims from third parties for bodily injury or property damage, rather than employee misconduct. Health insurance is focused on covering medical expenses for individuals, and car insurance deals with vehicle-related risks, neither of which directly addresses employee actions that could cause financial loss to the employer. Therefore, bonding insurance is the appropriate choice in this context, as it specifically covers the type of risk posed by employee actions.

**4. Which term is associated with the meaning "neck, cervix" in medical terminology?**

- A. a. Heart**
- B. b. Against, opposite**
- C. c. Bronchial tube**
- D. d. Vagina**

The term that is associated with the meaning "neck, cervix" in medical terminology is typically "cervical," which refers specifically to the neck of the uterus, known as the cervix. The correct answer often relates to this definition. The other options provided do not correspond to "neck, cervix." For example, "heart" refers to the organ responsible for pumping blood, "against, opposite" relates to positioning or direction but does not denote any anatomical structure, and "vagina" refers specifically to the canal leading from the external genitals to the uterus but does not convey the meaning of "neck" or "cervix." Each of these terms has its own distinct meaning in medical terminology that does not align with the query regarding "neck, cervix."

**5. Which act does FELA represent concerning employment liabilities?**

- A. Final Employee Legal Act**
- B. Following Employee Liability Assessment**
- C. Federal Employment Liability Act**
- D. Financial Equity and Liability Agreement**

The correct answer is the Federal Employment Liability Act. This act was established to protect railroad workers who are injured on the job, ensuring they can seek damages for their injuries resulting from the negligence of their employers. It represents a significant legal framework allowing employees in the railroad industry to hold their employers accountable for workplace safety violations, thereby enhancing protections for workers in that sector. The other options do not correspond to any existing legislation relevant to employment liabilities and therefore do not provide any accepted legal protections or frameworks like the Federal Employment Liability Act does. They may include terms that sound plausible but do not represent actual laws or acts governing employment liabilities.

**6. What does an "Accounts Receivable Aging Report" show in medical billing?**

- A. Payment correction resulting in additional payment(s) to the provider**
- B. Document that acknowledges patient responsibility for payment**
- C. The appearance of a pathologic condition due to a chemical substance**
- D. Shows the status of outstanding claims from each payer**

The Accounts Receivable Aging Report is a crucial tool in medical billing that provides a snapshot of the outstanding balances owed by patients and insurance companies. This report categorizes these amounts based on the length of time they have been outstanding. By showing the status of outstanding claims from each payer, it enables billing personnel to identify which claims are overdue and to prioritize follow-up actions. This helps in managing cash flow and ensuring timely payments, which is essential for the financial health of a healthcare facility. The other choices do not accurately describe the purpose of an Accounts Receivable Aging Report. For instance, while payment corrections could affect accounts receivable, they do not directly relate to the aging or status of outstanding claims. Similarly, acknowledging patient responsibility for payments is important in billing practice but does not encompass the broad overview that an aging report provides. The reference to a pathologic condition due to a chemical substance is unrelated to accounts receivable and is more relevant to medical diagnoses rather than billing practices. Thus, the correct choice reflects the primary function of the report in managing the financial aspects of healthcare services.

## 7. What does capitation involve in healthcare services?

- A. Payment per Visit
- B. Hourly Payment
- C. Salary Payment
- D. Preestablished Payments over Time**

Capitation involves a payment model where healthcare providers receive a pre-established amount of money for each enrolled patient over a specified period, regardless of the number of services provided or visits made during that time. This system incentivizes providers to focus on delivering preventive care and managing patients' overall health rather than simply responding to individual services or visits. It aims to control healthcare costs while ensuring that patients receive adequate care. The other payment models mentioned, such as payment per visit, hourly payment, and salary payment, do not account for the same structure or intention behind capitation. Instead, they generally pay based on the volume of services provided or time spent on care, which is fundamentally different from the capitation approach that focuses on comprehensive patient management over a designated time frame.

## 8. What does BCBSA stand for?

- A. Blue Cross Blue Shield Association**
- B. Blue Shield
- C. Cancer or Carcinoma
- D. Clinical Data Abstracting Center

The term BCBSA stands for Blue Cross Blue Shield Association, which is a federation of health insurance organizations and companies in the United States. This association provides health insurance coverage to millions of people across the country through its various member companies. Understanding this term is essential for a Certified Professional Biller, as it is frequently referenced in billing, coding, and insurance processes. The other choices do not accurately define BCBSA. For example, while Blue Shield is part of the terminology in the healthcare sector, it does not encompass the full association represented by BCBSA. Similarly, cancer or carcinoma refers to medical terminology concerning diseases, and Clinical Data Abstracting Center relates to a specific function in healthcare management, neither of which aligns with the acronym BCBSA.

## 9. What does the prefix "ilio-" relate to?

- A. A. Within, into
- B. B. Ileum (small intestine)
- C. C. Uterus, womb
- D. D. Hip bone**

The prefix "ilio-" is specifically related to the hip bone, particularly the ilium, which is one of the three parts of the pelvic bone. The ilium is the uppermost part of the hip bone and plays a crucial role in forming the structure of the pelvis. This understanding is key in medical terminology, where prefixes often indicate specific anatomical locations or structures. The other choices pertain to different medical terms: "within" or "into" relates to prefixes like "intra-" or "endo-," while "ileum" refers specifically to a section of the small intestine, and "uterus, womb" connects to terms like "hystero-" or "metro-." Recognizing the precise meaning of prefixes is vital for anyone in the medical billing and coding fields, as it helps in accurately interpreting terms and ensuring correct coding and communication in a healthcare setting.

## 10. What is the meaning of the prefix "hyper-"?

- A. A. Above, excessive**
- B. B. Uterus, womb
- C. C. Ileum (small intestine)
- D. D. In, into, not

The prefix "hyper-" is commonly used in medical terminology to denote a condition of excess or elevation. When this prefix is attached to a word, it typically indicates that something is above normal levels or has become excessive. For example, in the term "hypertension," it signifies elevated blood pressure. This understanding is crucial for medical billing and coding, as accurate terminology is key to correctly coding and documenting medical conditions and treatments. The other prefixes in the options pertain to different bodily functions or locations, but they do not carry the same meaning of excess as "hyper-." Therefore, "above, excessive" is the accurate interpretation of this prefix.

# Next Steps

**Congratulations on reaching the final section of this guide. You've taken a meaningful step toward passing your certification exam and advancing your career.**

**As you continue preparing, remember that consistent practice, review, and self-reflection are key to success. Make time to revisit difficult topics, simulate exam conditions, and track your progress along the way.**

**If you need help, have suggestions, or want to share feedback, we'd love to hear from you. Reach out to our team at [hello@examzify.com](mailto:hello@examzify.com).**

**Or visit your dedicated course page for more study tools and resources:**

**<https://certifiedprofessionalbiller.examzify.com>**

**We wish you the very best on your exam journey. You've got this!**

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