

EOB Reading Practice Sheet

Healthcare VA Learning Hub | Learn US Healthcare Admin One Workflow at a Time.

Resource type	Practice Sheet
Who it is for	Payment posting learners, AR beginners, Medical Billers, and patient responsibility learners.
When to use it	Use when practicing how to read a fictional EOB safely before working with real remittance details.
How to use it	Read the fictional EOB summary, complete the fields, then compare with the answer guide.
Last reviewed	July 2026

Core learning rule: Where does this happen? Why does it matter? What happens if it is wrong?

Patient responsibility depends on payer processing and current policy. A practice sheet is not permission to bill a patient.

Fictional scenario

FIC-EOB-001: A fictional payer processed a fictional office visit claim. The EOB shows billed amount, allowed amount, payer payment, adjustment, and patient responsibility. Your task is to read the EOB-like summary and identify what should be documented next.

Practice EOB summary - fictional only

Field	Fictional value
Billed amount	\$220.00
Allowed amount	\$140.00
Payer paid	\$90.00
Contractual adjustment	\$80.00
Patient responsibility	\$50.00 coinsurance shown after payer processing
Remark	Processed according to fictional plan cost-share. Verify current policy before patient billing.

Learner task

- Identify the allowed amount.
- Identify the payer payment.
- Identify the adjustment.
- Identify the patient responsibility shown by the fictional EOB.
- Write a safe account note using no real PHI.
- Decide whether any mismatch, denial code, or underpayment review is needed.

Practice fields

Question	Learner answer
What source did you review?	[FICTIONAL EOB ONLY]
What is the claim outcome?	[EDIT THIS PART]

Question	Learner answer
What amount appears as patient responsibility?	[EDIT THIS PART]
What proof supports the next action?	[EDIT THIS PART]
What follow-up is needed?	[EDIT THIS PART]

Answer guide

The fictional EOB shows a paid claim with \$90 payer payment, \$80 contractual adjustment, and \$50 patient responsibility. In real work, patient responsibility should depend on payer processing, plan rules, current policy, client SOP, and accurate posting. Do not create patient balances from estimates alone.

Safe sample note

Fictional note: Reviewed simulated EOB for FIC-EOB-001. Claim processed as paid with payer payment \$90.00, contractual adjustment \$80.00, and patient responsibility \$50.00 per fictional remit. No real PHI used. Next action: compare to practice posting worksheet and verify if any mismatch exists.

Common beginner mistakes

- Using real EOBs or patient statements for practice.
- Confusing billed amount with allowed amount or patient responsibility.
- Assuming a patient balance without payer processing support.
- Skipping source and next-action documentation.

Safe practice reminder

Practice with fictional examples only. Do not copy real work queues, payer portals, clinic notes, employer SOPs, screenshots, patient accounts, or client information into any practice file.

No-PHI reminder

Do not use or enter real patient names, dates of birth, insurance IDs, member IDs, claim numbers, medical record numbers, addresses, phone numbers, diagnoses, treatment details, login details, or protected health information. Use fictional data only when practicing.

Educational disclaimer

This resource is for beginner-friendly healthcare admin education only. It is not medical advice, legal advice, coding certification, payer-specific billing authority, a replacement for employer training, or a guarantee of employment. Always verify current requirements with official sources, employer policy, payer rules, client instructions, and updated guidance.

Source/review note

This beginner resource explains general claim and billing workflow concepts. Requirements can vary by payer, plan, provider type, specialty, place of service, contract, and current policy.

Recommended next step

Next, study the EOB vs ERA Infographic and Payment Posting Basics Infographic before practicing another fictional remittance.