

SAMPLE REMITTANCE ADVICE

What a remittance advice *actually looks like*

Nobody can hand you a real one to practice on. So I built this. The plan, the practice, the people, the identifiers, the dates and every dollar amount below are invented. The formatting and the behaviour are not. The arithmetic is printed under every line, so you can see exactly where each number came from.

Teaching material. Every insurance company, address, check number, patient name, patient identifier, account number, date and dollar amount below is invented. Any resemblance to a real payer or a real remittance is unintended. Payer behaviour shown is an example, not a payer rule. Always check current payer guidance and code lists.

Check Info: Check Number: 0047831602 Check Amount: \$177.07 Check Date: 08/11/2026			Payer: HAVENMARK HEALTH ASSURANCE COMPANY P.O. BOX 40188 COLUMBUS, OH 432400188			Pay To: Alder Creek Family Practice 1820 Marsh Lane, Suite 300 Bellingham, WA 98225			
Claim	Patient ID	Last, First Name				Charge Amt	Payment Amt	Accnt#	Status
1	W7741820301	DELACROIX, ROWAN				\$412.00	\$177.07	AC10428	PROCESSED AS PRIMARY, FWDED

Service Date	CPT	Charge Amt	Payment Amt	Adj Amt	Remarks	Adjustment Details (Group, Amount, Reason)		
07/23/2026	98928	\$148.00	\$62.75	\$85.25		CONTRACTUAL OBLIGATIONS	\$69.45	CHARGES EXCEED YOUR CONTRACTED/LEGISLATED FEE ARRANGEMENT.
						PATIENT RESPONSIBILITY	\$15.80	CO-INSURANCE AMOUNT.
\$148.00 billed – \$69.45 contractual – \$15.80 patient responsibility = \$62.75 paid								
07/23/2026	99214	\$264.00	\$114.32	\$149.68		CONTRACTUAL OBLIGATIONS	\$121.10	CHARGES EXCEED YOUR CONTRACTED/LEGISLATED FEE ARRANGEMENT.
						PATIENT RESPONSIBILITY	\$28.58	CO-INSURANCE AMOUNT.
\$264.00 billed – \$121.10 contractual – \$28.58 patient responsibility = \$114.32 paid								

The claims on this advice pay \$177.07, which equals the check amount of \$177.07. Nothing was withheld on this advice.

MARIE MATTESON, MS

Find the pattern.

Free teaching sample
mariematteson.com/resources

SAMPLE REMITTANCE ADVICE, SECOND CHECK

A different payer, the same seven facts, a different layout

Check Info: Check Number: 0092150431 Check Amount: \$193.25 Check Date: 08/05/2026	Payer: CEDAR RIDGE MUTUAL HEALTH PLAN P.O. BOX 7742 LOUISVILLE, KY 402027742	Pay To: Alder Creek Family Practice 1820 Marsh Lane, Suite 300 Bellingham, WA 98225
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Claim	Patient ID	Last, First Name	Charge Amt	Payment Amt	Accnt#	Status
1	CR8830115	WHITFIELD, IMANI	\$442.00	\$137.65	AC10517	PROCESSED AS PRIMARY

Service Date	CPT	Charge Amt	Payment Amt	Adj Amt	Remarks	Adjustment Details (Group, Amount, Reason)
07/29/2026	98929	\$178.00	\$51.00	\$127.00		CONTRACTUAL OBLIGATIONS \$114.20 CHARGES EXCEED YOUR CONTRACTED/LEGISLATED FEE ARRANGEMENT. PATIENT RESPONSIBILITY \$12.80 CO-INSURANCE AMOUNT.
\$178.00 billed - \$114.20 contractual - \$12.80 patient responsibility = \$51.00 paid						
07/29/2026	99214	\$264.00	\$86.65	\$177.35		CONTRACTUAL OBLIGATIONS \$155.60 CHARGES EXCEED YOUR CONTRACTED/LEGISLATED FEE ARRANGEMENT. PATIENT RESPONSIBILITY \$21.75 CO-INSURANCE AMOUNT.
\$264.00 billed - \$155.60 contractual - \$21.75 patient responsibility = \$86.65 paid						

Claim	Patient ID	Last, First Name	Charge Amt	Payment Amt	Accnt#	Status
2	CR8830204	VANCE, TEODORO	\$412.00	\$55.60	AC10604	PROCESSED AS PRIMARY

Service Date	CPT	Charge Amt	Payment Amt	Adj Amt	Remarks	Adjustment Details (Group, Amount, Reason)
07/26/2026	99214	\$264.00	\$0.00	\$264.00		CONTRACTUAL OBLIGATIONS \$264.00 THIS PROCEDURE OR PROCEDURE/MODIFIER COMBINATION IS NOT COMPATIBLE WITH ANOTHER PROCEDURE OR PROCEDURE/MODIFIER COMBINATION PROVIDED ON THE SAME DAY ACCORDING TO CORRECT CODING EDITS OR FEE SCHEDULE REQUIREMENTS.
\$264.00 billed - \$264.00 contractual - \$0.00 patient responsibility = \$0.00 paid ← this line paid nothing						
07/26/2026	98928	\$148.00	\$55.60	\$92.40		CONTRACTUAL OBLIGATIONS \$92.40 CHARGES EXCEED YOUR CONTRACTED/LEGISLATED FEE ARRANGEMENT.
\$148.00 billed - \$92.40 contractual - \$0.00 patient responsibility = \$55.60 paid						

The claims on this advice pay \$193.25, which equals the check amount of \$193.25. Nothing was withheld on this advice.

READ IT LIKE A DETECTIVE

Four things worth finding before you post anything

ONE

Contractual and patient responsibility are not the same money

They sit in the same column and they go to completely different places. Contractual is written off because you agreed to it. Patient responsibility is owed and has to reach a statement. Treat them as one number and the patient never gets billed for money they owe.

TWO

Every line has to balance

Charge minus contractual minus patient responsibility equals payment, on every single line, and the claims have to sum to the check. The blue rows show it. If a line will not balance, something on it is not what it appears to be.

THREE

A line can pay zero and still be correct

Cedar Ridge, claim two, first line. The entire charge came off, but the reason is a coding edit, not a fee schedule reduction. Different problem, different fix, and the reason text is the only thing telling you which one you are holding.

FOUR

Four characters decide where the balance goes

The Havenmark claim ends its status line with FWDED. That claim went on to a secondary. Miss it and you bill a patient for money their supplement owes, and they will call, and they will be right to.

The part this sample cannot show you

Reading the remittance is half the job. The other half is knowing what the visit already holds before you post, because the same line has different correct answers on two different visits. That is where money actually goes missing, and it is not printed on any remittance. Put the visit ledger beside the remittance and most of these questions answer themselves in two seconds.

Where this goes next

Payments, posting and accounts receivable are Module 6 of Becoming a Medical Receptionist and Biller. Seven modules on the judgment behind the software, with weekly live Q and A, a private support group, and a certificate of completion. The waitlist is open, and founding pricing goes to that list first.

Course waitlist: mariematteson.com/medcourse

Free forms and resources: mariematteson.com/resources

Free 15 minute Q and A: link.tekmatix.com/widget/bookings/15marieqa

Office Ally training and video library: mariematteson.com/officeally