
Billing and Posting Clerks and Machine Operators

(O*NET 43-3021.00, 43-3021.01, 43-3021.02, 43-3021.03)

Significant Points

- About 35 percent of these workers are employed in the health care industry.
- Most jobs in this occupation require only a high school diploma; however, many employers prefer to hire workers who have completed some college courses or a degree.
- Slower than average employment growth is expected as increased automation of billing services reduces the need for billing clerks.

Nature of the Work

Billing and posting clerks and machine operators, commonly called billing clerks, calculate charges, develop bills, and prepare them to be mailed to customers. By reviewing purchasing records and making or verifying calculations, they ensure that even the most complicated bills are accurate.

Billing clerks review hospital records, purchase orders, sales tickets, or charge slips to calculate the total amount due from a customer. They must take into account any discounts, special rates, or credit terms. A billing clerk for a trucking company, for example, often needs to consult a rate book to determine shipping costs. A hospital's billing clerk may need to contact an insurance company to determine what items will be reimbursed. In accounting, law, consulting, and similar firms, billing clerks calculate client fees based on the time required to perform the service being purchased. They keep track of the accumulated hours spent on a job, the fees to charge, the type of job performed for a customer, and the percentage of work completed.

After billing clerks review all necessary information, they compute the charges, using calculators or computers. They then prepare itemized statements, bills, or invoices used for billing and recordkeeping purposes. In some organizations, the clerk might prepare a bill containing the amount due and the date and type of service; in others, the clerk might produce a more detailed invoice with codes for all goods and services provided. They might also list the items sold, the terms of credit, the date of shipment or of service, and a salesperson's or doctor's identification.

Computers and specialized billing software allow many clerks to calculate charges and prepare bills in one step. Computer packages prompt clerks to enter data from handwritten forms and to manipulate the necessary information on quantities, labor, and rates to be charged. Billing clerks verify the entry of information and check for errors before the computer prints the bill. After the bills are printed, billing clerks review them again for accuracy. Computer software also allows bills to be sent electronically if both the biller and the customer prefer not to use paper copies; this, coupled with the prevalence of electronic payment options, allows a completely paperless billing process. In offices that are not automated, *billing ma-*

chine operators produce the bill on a billing machine to send to the customer.

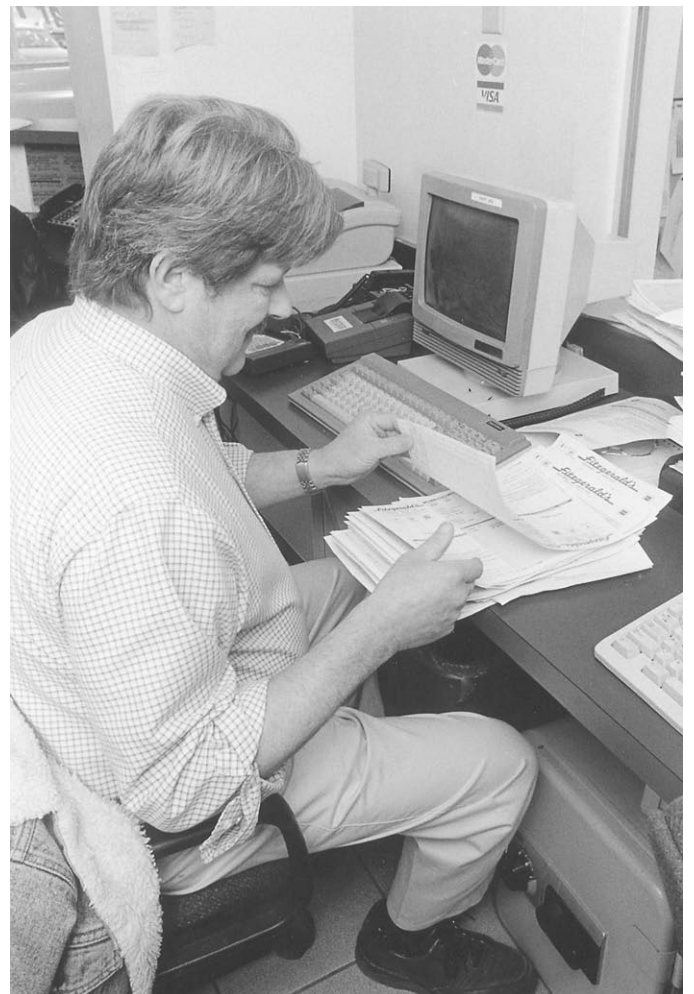
In addition to producing invoices, billing clerks may be asked to handle follow-up questions from customers and resolve any discrepancies or errors. Finally, all changes must be entered in the accounting records.

Work environment. Billing clerks typically are employed in an office environment, although a growing number—particularly medical billers—work at home. Most billing clerks work 40 hours per week during regular business hours, though about 16 percent work part time. Billing clerks use computers on a daily basis, so workers may have to sit for extended periods and also may experience eye and muscle strain, backaches, headaches, and repetitive motion injuries.

Training, Other Qualifications, and Advancement

Billing clerks generally need at least a high school diploma, but many employers prefer workers who have completed some college courses.

Education and training. Most billing clerks need at least a high school diploma. However, many employers prefer to hire workers who have completed some college courses or a degree. Workers with an associate or bachelor's degree are likely to start at higher salaries and advance more easily than those without degrees. Employers also seek workers who are comfortable using computers, especially billing software programs.



Billing and posting clerks prepare statements to be sent to customers.

Projections data from the National Employment Matrix

Occupational Title	SOC Code	Employment, 2006	Projected employment, 2016	Change, 2006-16	
				Number	Percent
Billing and posting clerks and machine operators	43-3021	542,000	566,000	24,000	4

NOTE: Data in this table are rounded. See the discussion of the employment projections table in the *Handbook* introductory chapter on *Occupational Information Included in the Handbook*.

Billing clerks usually receive on-the-job training from their supervisor or some other senior worker. Some formal classroom training also may be necessary, such as training in the specific computer software used by the company. A number of community and career colleges offer certificate programs in medical billing. Courses typically cover basic biology, anatomy, and physiology in addition to training on coding and computer billing software.

Other qualifications. Workers must be careful, orderly, and detail oriented. They must be good at working with numbers to avoid making errors and to recognize errors made by others. Workers also should be discreet and trustworthy because they frequently come in contact with confidential material. Medical billers in particular need to understand and follow the regulations of the Health Insurance Portability and Accountability Act (HIPAA), which were enacted to maintain the confidentiality of patient medical records.

Advancement. Billing clerks usually advance by taking on more duties for higher pay or by transferring to a closely related occupation. Some become supervisors because most companies fill supervisory and managerial positions by promoting individuals from within the organization. Workers who acquire additional skills, experience, and training improve their advancement opportunities. With appropriate experience and education, some billing clerks may become accountants, human resource specialists, or buyers.

Employment

In 2006, billing and posting clerks and machine operators held about 542,000 jobs. Although all industries employ billing clerks, the health care industry employs the most, with over a third of all billing clerks. The wholesale and retail trade industries also employ a large number. Third-party billing companies—companies that provide billing services for other companies—are employing a growing number. Industries that provide this service are the accounting, tax preparation, bookkeeping, and payroll services industry and administrative and support services industry. These industries currently employ around 11 percent of this occupation, although a portion of these clerks do billing for their employers rather than for an outside client. Another 2 percent—mostly medical billers—were self-employed.

Job Outlook

Employment of billing and posting clerks and machine operators is expected to grow more slowly than the average for all occupations through 2016. Despite slow growth, job prospects should be good as workers leave the occupation creating many job openings.

Employment change. Employment of billing and posting clerks and machine operators is expected to grow by about 4 percent from 2006 to 2016, which is slower than the average for all occupations. Automated and electronic billing processes have greatly simplified billing and allow companies to send bills out faster without hiring additional workers. In addition, as the billing process becomes simplified, other workers, particularly accounting and bookkeeping clerks, are taking on the billing function. More billing clerks will be needed in medical billing, however, because medical bills are complicated and health care services are growing.

Employment growth for billing clerks will occur in most health care related industries, but growth will be limited as more hospitals and physicians' offices use contract billing companies. Contract billing companies generally have much more sophisticated technology and software, enabling each clerk to produce more bills, limiting the need for more clerks. In all industries, including health care, the billing function is becoming increasingly automated and invoices and statements are automatically generated upon delivery of the service or shipment of goods. Bills also are increasingly delivered electronically over the Internet, eliminating the production and mailing of paper bills.

Job prospects. Although growth will be limited, many job openings will occur as workers transfer to other occupations or leave the labor force. A relatively large number of workers leave jobs in this occupation and must be replaced, as is common among entry-level occupations that usually require only a high school diploma.

Earnings

Median hourly earnings of billing and posting clerks and machine operators were \$28,850 in May 2006. The middle 50 percent earned between \$24,080 and \$34,970. The lowest 10 percent earned less than \$20,140, and the highest 10 percent earned more than \$41,750.

Related Occupations

Billing clerks create and process financial records; other occupations with similar responsibilities include payroll and time-keeping clerks; bookkeeping, auditing, and accounting clerks; tellers; and order clerks.

Sources of Additional Information

Information on employment opportunities for billing clerks is available from local offices of the State employment service.