CAREER KIT

Medical Coder Career Kit: 90-Day Action Plan

How to Become a Medical Coder

2026-10 edition

Inside: at-a-glance summary · step-by-step path · costs & requirements · 90-day action plan · documents checklist · exams · interview questions · resume bullets · common mistakes · 13-week tracker · resources

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SECTION 1

At a glance

Most medical coders complete a medical coding certificate program (often 4–12 months) or an associate degree in health information, then pass a certification exam such as AAPC's Certified Professional Coder (CPC) or AHIMA's Certified Coding Associate (CCA). No state license is required, but most employers want certification. BLS counts medical coders within the medical records specialists occupation.

Timeline	4 months–2 years
Typical cost	$1,500–$15,000 for most certificate and associate programs
Education	Postsecondary certificate or associate degree; some jobs accept a high school diploma plus experience
License	No license; certification (AAPC CPC, AHIMA CCA or CCS) expected by most employers
Median pay	$51,140 per year (medical records specialists)
Job outlook	+8% (2025–35), much faster than average; about 14,000 openings a year

SECTION 2

Step-by-step path

1. Learn what coders actually do

Time: 1 week

Medical coders turn diagnoses and procedures in patient records into standard codes (ICD-10-CM, CPT, and HCPCS Level II) used for billing and data. The work is detail-heavy, mostly at a desk, and increasingly remote once you have experience. Read a few local job ads to see which certifications and settings employers ask for.

2. Pick a training route

Time: 1–2 weeks

A coding certificate from a community college, AAPC, AHIMA-aligned school, or online provider is the fastest common route. An associate degree in health information technology from a CAHIIM-accredited program takes longer but leads to the RHIT credential and broader roles. Look for programs that include anatomy, physiology, medical terminology, and pharmacology along with coding.

3. Complete your coding program

Time: 4–12 months for a certificate; 2 years for an associate · Cost: $1,500–$15,000

You study medical terminology, anatomy, ICD-10-CM diagnosis coding, CPT and HCPCS procedure coding, compliance, and reimbursement. Expect lots of practice with real-world-style charts. Online and self-paced formats are common, so this step can fit around a job.

4. Choose and pass a certification exam

Time: 1–3 months of study · Cost: About $200–$500 per exam

The CPC from AAPC is the most common credential for physician-office and outpatient coding. AHIMA's CCA is an entry-level credential, and the CCS is aimed at hospital and facility coding. Pick the one that matches the jobs you want, and practice timed exams with your code books.

5. Get practical experience

Time: 3–12 months

Many employers want one to two years of experience, which is the hardest part for new coders. Look for externships, practicum hours, or entry-level roles in medical billing, patient registration, records, or charge entry. These jobs teach the revenue cycle and often lead to coding positions.

6. Apply for coding jobs

Time: 1–3 months

Target physician practices, hospitals, outpatient clinics, billing companies, and insurers. New coders often start in on-site or hybrid roles before going fully remote. Highlight your credential, coding accuracy, and any experience with electronic health records or encoder software.

7. Remove the apprentice status and specialize

Time: 1–2 years

If you pass the CPC without enough experience, AAPC gives you apprentice status (CPC-A), which you can remove with documented experience and approved education. Keep up continuing education units to maintain your credential. Specialty credentials, such as risk adjustment or inpatient coding, can raise your pay.

SECTION 3

Costs & requirements

Estimated costs (USD)

Item	Low	High	Note
Medical coding certificate program	$1,500	$6,000	Online and community college programs; typical range, varies by school
Associate degree in health information technology	$6,000	$25,000	In-district community college tuition is at the low end; typical range, varies by school
Code books (ICD-10-CM, CPT, HCPCS)	$250	$500	Updated every year; buy the edition your exam requires
AAPC CPC exam	$399	$499	Lower price for AAPC members; check aapc.com for current fees
AHIMA CCA exam	$199	$299	$199 for members, $299 for non-members per AHIMA
Professional membership (AAPC or AHIMA)	$50	$250	Per year; student rates are lower
Practice exams and review course	$50	$800	
Total	**$8,448**	**$33,348**	

Requirements

Education	BLS lists a postsecondary nondegree award as typical. Some jobs require only a high school diploma plus healthcare experience; others prefer an associate or bachelor's degree.
License	No state license is required to work as a medical coder.
Certification	BLS notes certification may be required or preferred. AAPC's CPC and AHIMA's CCA and CCS are the most widely recognized.
Experience	Many coding jobs ask for 1–2 years of experience. A CPC passed without experience carries an apprentice designation (CPC-A) until you document experience.
Knowledge	Medical terminology, anatomy and physiology, ICD-10-CM, CPT, and HCPCS Level II coding, plus basic compliance and reimbursement rules.
Skills	Accuracy, focus, reading clinical documentation, and comfort with EHR and encoder software.
Continuing education	Credentials must be maintained with continuing education units; code sets update every year.

SECTION 4

90-Day Action Plan

Tick each box as you finish the task. Do the phases in order; it is fine if a phase takes a little longer.

Phase 1: Choose your path and start training

Days 1–30

Goal: Pick a credential target and enroll in a solid program.

- ☐ Read 20 local and remote coding job ads and note which credential they want (CPC, CCA, CCS)
- ☐ Compare three programs on cost, length, format, and externship options
- ☐ Enroll and set a weekly study schedule
- ☐ Start a medical terminology and anatomy review
- ☐ Buy the current-year code books your exam allows
- ☐ Set up a professional LinkedIn profile

Phase 2: Build coding accuracy

Days 31–60

Goal: Code real-style charts quickly and accurately.

- ☐ Code at least 10 practice charts per week and review every error
- ☐ Tab and highlight your code books with official guidelines
- ☐ Take one full timed practice exam and track your score
- ☐ Join AAPC or AHIMA as a student and attend a local chapter meeting
- ☐ Apply for an externship or entry-level billing, registration, or records job
- ☐ Learn the basics of the revenue cycle and claim denials

Phase 3: Certify and get hired

Days 61–90

Goal: Pass your exam and land your first coding-related role.

- [ ] Schedule and pass your CPC or CCA exam
- [ ] Write a one-page resume featuring your credential and coding practice
- [ ] Apply to 5–10 jobs per week, including coding-adjacent roles
- [ ] Practice answers to the interview questions in this kit
- [ ] Prepare for employer coding tests with timed drills
- [ ] Plan how you will document experience to remove CPC-A status if needed

SECTION 5

Documents checklist

Gather these early. Keep originals in one folder and scans in the cloud.

- [ ] Coding certificate or degree (or enrollment letter)
- [ ] Transcripts
- [ ] Certification exam confirmation and score report
- [ ] AAPC or AHIMA membership ID
- [ ] Resume tailored to coding jobs
- [ ] Externship or practicum completion letter
- [ ] Employer letters verifying healthcare experience (for CPC-A removal)
- [ ] Continuing education (CEU) log
- [ ] Government-issued photo ID for exams
- [ ] List of 3 professional references

SECTION 6

Exams & how to prepare

AAPC Certified Professional Coder (CPC)

What it is: 100 multiple-choice questions covering 17 knowledge areas across CPT, ICD-10-CM, and HCPCS Level II coding. You have four hours and need 70% to pass. Approved code books are allowed.

How to prepare: 2–3 months of timed practice exams and coding drills with your own tabbed code books.

AHIMA Certified Coding Associate (CCA)

What it is: Entry-level exam with 105 questions (90 scored) in two hours. Requires a high school diploma; coding training is recommended but not required.

How to prepare: 4–8 weeks using AHIMA's exam prep materials and practice questions.

AHIMA Certified Coding Specialist (CCS)

What it is: Advanced exam focused on hospital and facility coding, including inpatient ICD-10-PCS. Aimed at coders with training and experience.

How to prepare: 2–4 months; best after real inpatient or outpatient facility coding experience.

SECTION 7

Interview questions

1. Why did you choose medical coding?

Tip: Mention accuracy, healthcare interest, and enjoying detailed, analytical work.

2. Which code sets have you worked with?

Tip: Name ICD-10-CM, CPT, and HCPCS Level II and give one example of each.

3. What would you do if the documentation does not support a code?

Tip: Say you would query the provider, not guess or upcode.

4. How do you stay current with code changes?

Tip: Mention annual code book updates, guidelines, CEUs, and association newsletters.

5. How do you balance speed and accuracy?

Tip: Describe a method: checklists, guidelines, and reviewing your error patterns.

6. What do you know about HIPAA?

Tip: Explain minimum necessary access and protecting patient information.

7. Explain the difference between ICD-10-CM and CPT.

Tip: ICD-10-CM codes diagnoses; CPT codes procedures and services.

8. Have you used an EHR or encoder software?

Tip: Name what you used in training and how quickly you learn new tools.

9. How would you handle a provider who pushes back on a query?

Tip: Stay respectful, cite the guideline, and follow the compliance process.

10. What is upcoding and why is it a problem?

Tip: Show you know it is billing fraud and that compliance matters.

11. Are you comfortable with productivity and accuracy targets?

Tip: Say yes and mention how you tracked your practice exam speed and scores.

12. Where do you see yourself in five years?

Tip: Mention a specialty credential, auditing, or CPC-A removal and growth.

SECTION 8

Resume bullet examples

Adapt these to what you actually did. Use numbers wherever you can.

- Earned the AAPC Certified Professional Coder (CPC-A) credential
- Completed a medical coding certificate covering ICD-10-CM, CPT, HCPCS, and medical terminology
- Coded 200+ practice outpatient charts with accuracy reviewed by instructors
- Abstracted diagnoses and procedures from clinical notes during an externship
- Entered charges and verified insurance details in a physician billing office
- Identified documentation gaps and drafted compliant provider queries
- Followed HIPAA policies when handling protected health information
- Used EHR and encoder software to look up codes and edits

SECTION 9

Common mistakes to avoid

1. Paying for a program that promises guaranteed remote jobs right away
2. Studying without timed practice exams before the CPC
3. Using outdated code books for the exam
4. Ignoring coding-adjacent jobs that build the experience employers want
5. Choosing a credential that does not match local job ads
6. Letting continuing education lapse after certification
7. Guessing or upcoding instead of querying the provider

SECTION 10

13-week progress tracker

Fill this in by hand each week.

Week	Focus	Done?	Notes
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			
11			
12			
13			

SECTION 11

Resources, salary & disclaimer

Resources

- **AAPC**

https://www.aapc.com

- **AHIMA**

https://www.ahima.org

- **CAHIIM: Accredited programs**

https://www.cahiim.org

- **CMS: ICD-10 code sets**

https://www.cms.gov/medicare/coding-billing/icd-10-codes

- **BLS: Medical Records Specialists**

https://www.bls.gov/ooh/healthcare/medical-records-and-health-information-technicians.htm

Salary

Bottom 10%	Median	Top 10%
Less than $37,000	**$51,140 per year ($24.59 per hour)**	More than $81,150

Outlook: BLS groups medical coders under medical records specialists and projects 8% employment growth from 2025 to 2035, much faster than average, with about 14,000 openings each year. There were about 200,700 jobs in 2025. BLS also notes that AI-powered tools may affect demand for these workers.

Source: BLS Occupational Outlook Handbook, Medical Records Specialists (includes medical coders), May 2025 wage data; projections 2025–35 — https://www.bls.gov/ooh/healthcare/medical-records-and-health-information-technicians.htm

Disclaimer. Requirements vary by state and change over time. Verify with the official sources listed. This guide is not legal or career advice.