CIFPO — ISSUING ORGANIZATION FOR THE CFPO CREDENTIAL

CFPO Candidate Handbook

Certified in Federal Payer Operations. Every policy from application to recertification.

Version 1.1

Published November 20, 2026

Aligned to content outline version 1.0

cifpo.org · board@cifpo.org

CIFPO is organized as a legal entity separate from DutyPath LLC, a preparation provider; the two share a founder, and CIFPO is not an independent third party. CFPO is not a government license, not an accreditation, and not accredited by the National Commission for Certifying Agencies or any comparable body. CIFPO and CFPO are not affiliated with, endorsed by, or sponsored by the U.S. Department of Veterans Affairs, the Department of Defense, the Defense Health Agency, TRICARE, CHAMPVA, or any of their contractors.

Contents

1. About this handbook
2. The credential
3. Eligibility
4. Application and authorization to test
5. Fees, withdrawal and refunds
6. Testing windows
7. Identification and examination-day rules
8. Examination content
9. Scoring, results and the score report
0. Retakes
1. Accommodations
2. Technical problems
13. Examination security and the candidate agreement
14. Appeals of examination decisions
15. Certification and the public registry
16. Recertification
17. Code of ethics
18. Discipline and due process
19. Reports of misuse or breach
20. Privacy and records
21. Nondiscrimination
22. Contact
23. Version history

1. About this handbook

This handbook collects every policy that governs the CFPO credential — Certified in Federal Payer Operations — from application to recertification. It is version 1.1, published November 20, 2026, and it applies to every candidate holding an authorization-to-test issued on or after that date and to every holder from the same date.

Where this handbook and a page of cifpo.org differ, the handbook version in force on the date of the decision governs. Changes are announced in a bulletin before they take effect and are recorded in the version history at the end.

CIFPO is the issuing organization for CFPO. CFPO is the credential and the examination. A person holds CFPO; nobody holds CIFPO.

2. The credential

CFPO asserts that, on the date of the examination, the holder met a published standard in federal payer operations — the referral, authorization, documentation and denial-management sequence for care paid under VA Community Care, TRICARE and CHAMPVA — measured by a proctored examination, and that the holder has agreed to a code of ethics under which the credential can be suspended or revoked.

CFPO is not a government license, not a state or federal accreditation, and not accredited by the National Commission for Certifying Agencies or any comparable body. It is not affiliated with, endorsed by, or sponsored by the U.S. Department of Veterans Affairs, the Department of Defense, the Defense Health Agency, TRICARE, CHAMPVA, or any of their contractors. It confers no authority to practice, bill, or represent anyone before a federal program, and it guarantees no employment outcome.

CFPO attaches to the individual, not to an employer. It stacks with, and does not replace, coding, credentialing and enrollment credentials; none of those is required and none confers an exemption.

3. Eligibility

A candidate is eligible under either pathway. Preparation is not required and no preparation provider is mandated.

Pathway A — Experience

Twelve months of verifiable, paid experience in provider enrollment, credentialing, prior authorization, or claims and appeals work touching at least one federal payer program.

Months need not be consecutive; part-time work counts pro rata with a minimum of 1,000 hours across the period. Evidence: an attestation from a supervisor, employer or contracting party on the CIFPO attestation form, or, for the self-employed, business records with client and patient details redacted.

Pathway B — Preparation

Documented completion of a preparation program covering all six published content domains in at least 40 instructional hours. Evidence: a completion record naming the program, provider, dates and hours, and the syllabus if the program is not already on file. Programs are evaluated against the content outline, not against the provider. CIFPO neither requires nor sells any course.

Disclosure

DutyPath Academy, operated by DutyPath LLC, offers a Pathway B program. DutyPath LLC and CIFPO share a founder. Completing that program earns no advantage in eligibility review or on the examination, and its tuition does not include the examination fee, which every candidate pays to CIFPO directly.

Review

Applications are reviewed within 10 business days of receipt of the fee and evidence. If eligibility cannot be established, CIFPO states precisely what is missing; the candidate has 60 days to supply it. A material false statement is grounds for denial and, if discovered later, revocation and a three-year bar from re-applying.

4. Application and authorization to test

1. Select a pathway and gather the evidence.
2. Submit the application at cifpo.org/apply and pay the examination fee. Review begins when the fee is received.
3. On approval, CIFPO issues an authorization-to-test valid for 90 days, dated to span at least one full testing window. The authorization names the candidate, the window, the content outline version and any approved accommodation.
4. Schedule a date and time inside the window through the link in the authorization.

An authorization is personal and non-transferable. A candidate approved after a window's application deadline is authorized for the next window.

5. Fees, withdrawal and refunds

CIFPO charges the candidate directly. No fee is paid to, or shared with, any preparation provider, employer or referral source, and no fee varies by who prepared the candidate. Fees are the same for every candidate; CIFPO does not offer group, employer, military, veteran or promotional pricing on the examination, other than the foundational candidate rate, which CIFPO sets for its first class of candidates and which is open to every eligible candidate. All fees are paid directly to CIFPO.

ITEM	FEE
CFPO examination Includes application review, one sitting, and the domain-level score report.	**$200**
Certificate Charged once, when the credential is awarded. It is not an annual charge.	**$50**
Annual credential fee Paid by credential holders to CIFPO.	**$100**
Foundational candidate rate The examination and the certificate together, for CIFPO’s first class of candidates. Set by CIFPO and open to every eligible candidate; it is not tied to any preparation course.	**$150**
Re-examination Available after a thirty-day waiting period. Two retakes permitted per twelve months.	**$175**
Recertification — two-year cycle Submitted with continuing education evidence.	**$150**
Reinstatement after lapse Within twelve months of expiry. Beyond twelve months, re-examination is required.	**$225**
Duplicate or replacement certificate Digital reissue is free; this applies to printed certificates only.	**$25**

- Withdrawal before an authorization-to-test is issued: refund less a $50 processing charge.
- After the authorization is issued: no refund. One reschedule inside the same authorization is free if made at least 48 hours before the appointment.
- Denied for eligibility: refund less the $50 processing charge. Denied for a material false statement: no refund.
- Sitting voided for a platform failure: rescheduled at no charge.

6. Testing windows

Examinations are delivered online with remote proctoring during four windows a year. Windows for the following year are published each September.

WINDOW	EXAMINATIONS	APPLICATION DEADLINE
2027 · Window 1	January 11 – February 26, 2027	December 11, 2026
2027 · Window 2	April 12 – May 28, 2027	March 12, 2027
2027 · Window 3	July 12 – August 27, 2027	June 11, 2027
2027 · Window 4	October 11 – November 26, 2027	September 10, 2027

7. Identification and examination-day rules

Before the examination begins the candidate shows a current government-issued photo identification whose name matches the application: driver's license, passport, state identification card or military identification. A candidate whose name has changed since the application must tell CIFPO before the appointment.

- A private, quiet room; a desk cleared of everything but the computer; a working webcam and microphone; a room scan at the start.
- No second monitor, phone, notes, printed or electronic reference material, or headphones.
- No other person in the room. Speaking aloud, leaving the camera frame except during the permitted break, or looking repeatedly off-screen ends the sitting.
- One unscheduled break is permitted; the clock does not stop.

8. Examination content

The examination has 75 scored multiple-choice items, four options each, one correct, in three hours. Form 1 contains no unscored pretest items; a future form may include up to 10, announced in this handbook before use. Every item maps to one domain and one task statement of content outline version 1.0, published in full at cifpo.org/blueprint with its reference list.

DOMAIN	TITLE	WEIGHT	SCORED ITEMS
D1	VA Community Care referral and authorization	25%	19
D2	TRICARE East and West	20%	15
D3	CHAMPVA and other-health-insurance primacy	15%	11
D4	Divergence from Medicare and commercial	15%	11
D5	Documentation and record standards	15%	11
D6	Denials, appeals and remediation	10%	8
	Total	**100%**	**75**

The examination contains no CPT, ICD-10-CM or HCPCS code-selection items, and no reference materials are permitted. Where a program's rules change between editions, the examination follows the rule in force on the first day of the testing window.

9. Scoring, results and the score report

The pass mark for content outline version 1.0 is 60 of 75 scored items (80%) — a criterion-referenced standard set by the CIFPO standards panel at publication. Scores are reported as raw counts; no scaled score is used.

After the first 100 administrations CIFPO will conduct a modified-Angoff standard-setting study with a panel of practicing subject-matter experts and, if the study supports it, re-set the pass mark. Any change is announced at least 60 days before it takes effect and never applies retroactively.

Pass or fail is shown on screen at completion. Official results and a domain-level score report — items correct in each domain against items scored — follow within 5 business days. The score report is released only to the candidate and is not entered in the registry.

10. Retakes

A candidate who does not pass may sit again after 30 days, up to 2 retakes in any twelve-month period, at the re-examination fee. There is no limit on total attempts across years. A retake uses a different form when one is available.

11. Accommodations

CIFPO provides reasonable accommodations, at no cost, to candidates with a documented disability or a qualifying medical condition, consistent with the Americans with Disabilities Act. Typical accommodations include extended time (1.5× or 2×), additional scheduled breaks, a screen reader or magnification, and permission for a medical device in the testing room.

1. Request the accommodation on the application, or by email before the authorization-to-test is issued.
2. Attach documentation from a qualified professional describing the condition and the accommodation recommended. Documentation is confidential, is used only to decide the request, and is destroyed twelve months after the last examination it supported.
3. CIFPO decides within 10 business days and states the accommodation approved. The decision may be appealed within 30 days.

12. Technical problems

If the proctoring platform fails during a sitting for reasons outside the candidate's control, the sitting is voided and rescheduled inside the same authorization at no charge. If the candidate's own connection or equipment fails, the proctor's record decides whether the sitting can be resumed; if it cannot, one free reschedule is offered.

13. Examination security and the candidate agreement

At scheduling the candidate accepts the candidate agreement. Items may not be copied, photographed, recorded, or reconstructed from memory and shared, during or after the sitting. A breach invalidates the candidate's results, bars re-application for two years, and, for a holder, is grounds for revocation. CIFPO monitors preparation materials for live content and pursues its removal.

14. Appeals of examination decisions

A candidate may appeal an eligibility denial, an accommodation decision, an invalidated sitting or a scoring dispute by writing to board@cifpo.org within 30 days of the decision, stating the grounds. The appeal is reviewed by a member of the standards panel who was not involved in the original decision and answered in writing within 30 days. Item content is not released in an appeal.

Complaints and appeals. This section, with section 18 (discipline and due process) and section 19 (reports of misuse or breach), is CIFPO's complaints and appeals procedure. A candidate who disagrees with the written answer may ask for a final review by the governing board once it is seated. **Results.** Official results and a domain-level score report are issued within five business days of the sitting (section 9). **Records.** Application and examination records are kept seven years (section 20), which exceeds the three-year minimum for certification test records.

15. Certification and the public registry

A successful candidate receives a digital certificate and a unique credential identifier, and is entered in the public registry the same day official results issue. Certification runs 2 years from the date of issue.

The registry at cifpo.org/verify may be searched by anyone, without an account, and does not notify the holder. It returns the holder's legal name, status (Current, Expired, Suspended, Revoked or Surrendered), issue date and expiry date, and nothing else. A revocation remains in the registry with its effective date.

Holders may describe themselves as "CFPO" or "Certified in Federal Payer Operations" and may display the digital badge. Holders may not describe CFPO as a license, a government requirement or an accreditation.

16. Recertification

The credential is renewed every two years, measured from the date of issue. Holders receive notice at 120, 60 and 14 days before expiry and may submit any time in the final 180 days; the renewed cycle runs from the original expiry date.

- **Hours.** 20 continuing education hours, of which at least 12 address federal payer programs directly. One hour is 50 minutes of instruction. Hours may be earned from any provider, including employers, associations, conferences and program-published provider education. Coding, credentialing, enrollment, revenue-cycle, privacy and compliance education counts as general hours, up to 8. Teaching, item writing and reviewing count up to 6; a published practitioner article up to 4.
- **Evidence.** A record for every activity with date, provider, title and hours. One in ten recertifications is audited at random.
- **Attestation.** Reaffirmation of the code of ethics and disclosure of any disciplinary action, program exclusion or license action since the last cycle. Disclosure is not automatically

disqualifying; concealment is.

- **Fee.** $150 per cycle. CIFPO's published fee schedule also carries an annual credential fee of $100; every fee is paid directly to CIFPO.
- **Lapse.** A credential not renewed by expiry shows as Expired the next day. Within twelve months it may be reinstated with the full twenty hours and the $225 reinstatement fee. Beyond twelve months, re-examination is required.

17. Code of ethics

Binding on every holder from the date of issue. A holder agrees to:

1. **Represent the credential accurately.** A CFPO holder does not describe CFPO as a license, a government accreditation, or an endorsement by any federal agency or contractor.
2. **Submit only truthful documentation** to any payer or program, and decline to prepare, submit or endorse a record known to be inaccurate — regardless of who instructs it.
3. **Protect health information.** Handle protected health information only within systems authorized for it, and never transmit it through channels not covered by an appropriate agreement.
4. **Decline compensation structures** that pay per referral, per patient, or as a share of what a payer approves.
5. **Disclose conflicts of interest** to the party relying on your work, before the work is relied upon.
6. **Report to CIFPO** any disciplinary action, program exclusion or license action taken against you within thirty days.
7. **Practice within your competence,** and say plainly when a question falls outside it.

18. Discipline and due process

CIFPO may suspend or revoke a credential for a substantiated breach of the code, a material false statement in an application or recertification, disclosure of examination content, or conduct that would have made the holder ineligible had it been known.

1. Written notice stating the conduct at issue, the canon or policy alleged to be breached, and the action proposed.
2. Thirty days to respond in writing with evidence. The credential remains current during that period unless CIFPO finds an immediate risk to patients, payers or the public and

imposes a noticed interim suspension.

3. A written decision with reasons by members of the standards panel not involved in the original finding.
4. An appeal within 30 days to a different panel member, or to the governing board once seated, whose decision is final.

Sanctions: reprimand (on file, not in the registry); suspension for a stated period; revocation, shown in the registry, with a three-year bar on re-applying and then only under the experience pathway.

19. Reports of misuse or breach

Anyone may report a person presenting a credential they do not hold, a holder in breach of the code, or a misuse of the CIFPO name, at cifpo.org/ethics or by email. Reports may be anonymous. CIFPO acknowledges identified reports within five business days, investigates each one, and tells an identified reporter the outcome in general terms. Retaliation against a reporter by a holder is itself a breach.

20. Privacy and records

CIFPO collects application, examination, registry and correspondence data to decide eligibility, administer and score the examination, maintain the credential and registry, enforce the code and comply with law. It does not sell personal data and does not share it with DutyPath LLC or any preparation provider. Application and examination records are kept seven years; accommodation documentation twelve months after the last examination it supported; registry entries permanently. The full policy is at cifpo.org/privacy.

21. Nondiscrimination

CIFPO makes every decision about eligibility, examination, certification, recertification and discipline on the published standard alone, without regard to race, color, religion, sex, sexual orientation, gender identity, national origin, age, disability, veteran status or any other characteristic protected by law. A candidate or holder who believes a decision was not made on the standard may appeal it under the appeal provisions of this handbook.

22. Contact

CIFPO, Chesterfield, Virginia. board@cifpo.org. CIFPO acknowledges every identified message within five business days. Examination content is never discussed by email, and

CIFPO staff never ask a candidate or holder for a password, a payment card number by email, or patient information.

23. Version history

VERSION	PUBLISHED	CHANGE
1.0	September 20, 2026	First published handbook, aligned to content outline version 1.0.
1.1	November 20, 2026	Fee schedule updated: CFPO examination $200, certificate $50, annual credential fee $100, foundational candidate rate $150. Complaints and appeals, results and records summarized in section 14.

Standing disclosure.

CIFPO is the issuing organization for the CFPO credential. It is organized as a legal entity separate from DutyPath LLC, the company that operates DutyPath Academy, a preparation provider. The two share a founder. CIFPO is not an independent third party and does not claim to be; we state that on every page rather than leave it to be discovered.

CFPO is not a government license, not a state or federal accreditation, and not accredited by the National Commission for Certifying Agencies or any comparable body. CIFPO and CFPO are not affiliated with, endorsed by, or sponsored by the U.S. Department of Veterans Affairs, the Department of Defense, the Defense Health Agency, TRICARE, CHAMPVA, or any of their contractors, including Optum and TriWest. References to those programs describe their published rules and imply no relationship.

CFPO confers no authority to practice and no guarantee of employment, contract, income or any other outcome. Certification is awarded solely on the published eligibility standard and examination performance.

© 2026 CIFPO. CPC is a mark of AAPC. CCS is a mark of AHIMA. CPCS, CPMSM and CPES are marks of NAMSS. CPT is a registered trademark of the American Medical Association. Named marks are used for identification only and imply no affiliation.