

CLAIMS ADVISER (INVOICE ASSESSOR)

JOB DESCRIPTION

Reports to:	Healthcare Services Manager
Annual salary:	£19-21k
Location:	Kingston upon Thames, some regional travel expected.
Working hours:	Monday – Friday 9-5
Contract period:	Permanent

To provide C S Healthcare's members with a professional and timely claims handling service, in accordance with policy terms and conditions ensuring that all decisions and outcomes are reached through accurate and fair assessment of claims.

Key elements include:

- Check claim form has been received for appropriate treatment and pre-authorisation obtained
- Check that invoice has been scanned and indexed correctly via our scanning database (INVU)
- Thorough and careful assessment of incoming invoices from treatment providers ensuring that all charges are in line with provider contract terms and where no contract is in place that charges are customary and reasonable
- Thorough and careful assessment of incoming invoices from specialists, consultants and therapists, ensuring that fees for surgery are within C S Healthcare guidelines
- Identification of Invoices for cases dealt with by the Managed Care Team passed to the Managed Care Team for settlement
- Resolving invoice discrepancies with providers and logging any savings in hospital reconciliation log
- Accuracy level to be maintained to a high standard
- Excess, co-payments and benefit limits are applied correctly
- Invoices assessed and approved for payment within an internal service standard of 10 working days
- Encompass the Society's ethos of Treating Members Fairly at all times.

Possible additional duties following adequate training

General

- To maintain a good working knowledge of the Society, its products and terms of business
- To attend departmental meetings and contribute positively

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PERSON SPECIFICATION

Knowledge & Experience	Essential	Desirable
English Language & Mathematics GCSE/O level standard (or equivalent)	X	
Biology GCSE/O level, Health studies qualification, CII qualification (or equivalent)		X
Customer Service background	X	
Experience of working for Private Medical Insurance or Other Insurance		X
Experience of using in-house databases and MS word/excel	X	
Experience of working from policy documents and procedure manuals		X
Medical terminology		X
Experience of dealing with elderly customers or people in poor health		X
Good understanding of regulatory requirements (FSA, FOS, ICOB)		X

Skills & Abilities	Essential	Desirable
Good keyboard skills	X	
Excellent verbal and written communication skills	X	
Ability to show empathy and sympathy	X	
Professionalism and assertiveness to apply rules and procedures whilst retaining customer satisfaction	X	
Ability to communicate with people at all levels	X	
Ability to show initiative and make decisions		X

Personal Attributes	Essential	Desirable
Effective teamworker		X
Organised and timely	X	
Ability to manage several duties at once	X	
Real interest in working in the insurance industry/small friendly Society	X	
Dedication to excellent customer service & standards	X	
Willingness to undertake training & progress knowledge	X	
Willingness to work towards a CII qualification		X
Open & communicative style with all levels of the organisation and external contacts	X	