

Claims Adviser Role

Reports to: Healthcare Services Manager
Annual salary: £19-22
Location: Kingston-upon-Thames
Working hours: Monday – Friday 9-5 with occasional 8-4 or 10-6 shift.
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:

Assessment of validity of claims

- All incoming calls are answered quickly, and within service standards, providing a high level of customer service at all times in a professional and helpful manner.
- Pre-authorisation of eligible claims highlighting important areas such as benefit limits, excesses and co-payments, eligible hospitals and the process to be followed during the claim
- Dealing with queries from providers in relation to the clinical treatment of our members and highlighting areas such as benefit limits
- Providing advice on policy terms and conditions and highlighting personal exclusions.
- Providing members with written pre-authorisation for eligible out-patient diagnostic treatment where cover exists
- Referring any possible managed care cases to the relevant area.
- Adhering to complaints procedures
- Encompass the Society's ethos of Treating Members Fairly at all times.
- Accurate and consistent assessment of new and on-going claims taking into account policy terms and conditions and any specific exclusions applied to the individual policy.
- Speedy written pre-authorisation of claims ensuring that benefit limits are accurately highlighted.
- 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
- Ensuring the correct party is paid
- Appropriate standard letter to members & specific replies to members queries where relevant

Possible additional duties following adequate training

- Assessment of all Invoices from one of the main hospital groups acting as account liaison adviser
- Accurate assessment of dual insurance claims, all cases logged and apportionment chased up with third parties/other insurance to ensure that the Society does not pay more than its proper share of a claim.
- The administration of overseas claims and invoices (for those members of closed schemes that live abroad for part of the year/permanently)
- Point of contact for affinity partners

General

- Assisting newer staff with queries or concerns over policy application and/or clinical issues
- To maintain a good working knowledge of the Society, its products and terms of business
- To attend departmental meetings and contribute positively

PERSON SPECIFICATION

Knowledge & Experience	Essential	Desirable
English Language & Mathematics GCSE/O level standard (or equivalent)	X	
Biology, Health studies qualification, or Medical terminology	X	
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
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
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 team worker	X	
People person	X	
Organised and timely with the ability to prioritise and multitask	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	