

## Job Description – Insurance Specialist

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Department: Insurance

Reports To: Assistant Insurance Supervisor or Insurance Supervisor

Position: Full-Time

Job Category (FLSA status): Non-exempt

Approved By: Vickie Davis, Director of Revenue Cycle Management

Revision Date: 08/17/2020

Effective Date: 12/05/2018

### Purpose

Simplified Medical Management's (SMM) culture calls for superior customer service, excellent understanding of best practices for medical insurance payments, a commitment to team problem solving and solutions, and embracing our Core Values. The Insurance Specialist is responsible for filing insurance for multiple insurance carriers, handling both patient and insurance phone calls, maintaining knowledge of insurance types and their requirements as well as keeping up with insurance company changes. Insurance Specialists may be assigned to specialize in a specific carrier or type of insurance but will be expected to service patients in all insurance types.

### Essential Functions

#### INSURANCE

- Claims filing and follow-up.
- File reconsiderations and/or appeals as needed.
- Research unpaid claims, call insurance companies and follow up on denials.
- Working knowledge of insurance companies' rules and regulations
- Use online resources such as individual insurance websites and current clearinghouse to:
  - Check claim status
  - Verify eligibility
  - Update and correct denials
  - Monitor payment and denial trends
  - Locate payments, adjustments, etc.
- Report any unusual payment or denial activity to supervisor or manager
- Make detailed notes on patient accounts regarding claims status and any communication with the patient, other staff, or insurance company on the account
- Communicate with patients, doctor offices, insurance companies, etc. with the goal of providing excellent customer service while protecting the Company's financial standing and reputation.
- Provide data requested from insurance companies/patient while complying with insurance laws and regulation (HIPAA, CMS, etc.)
- Provide other departments (front desk, collections, etc.) with information such as insurance policy verification, proper billing addresses, and guidelines.
- Attend meetings with insurance companies to discuss changes and issues. Present problems to insurance companies.

- One-time agreements: Make sure correct amount is being presented. Negotiate as needed. Present issues to the supervisor. Sign then return, adjust, and make notes on the account.
- Complete W-9 forms for insurance companies.

## WORKERS COMPENSATION

- File all workers' compensation claims.
- Print and mail, fax, or email all claims with the appropriate report(s).
- Follow up with any denials, lack of response from insurance company, or late payments. This includes calling the employer, insurance carrier or the adjuster.
- Make detailed notes on patient accounts regarding claims status and any communication with the patient, other staff, or insurance company on the account.
- Mail out collection notices to the employer on slow paying accounts.
- Send complaint of unpaid accounts to the Alabama Department of Industrial Relations.
- Other duties as assigned.

## KNOWLEDGE AND SKILLS

- The ideal candidate will be well rounded in and have extensive knowledge and understanding of all commercial insurances and their requirements.
- Medical industry experience a plus.
- Superior problem-solving skills.
- Experience in, and a strong understanding of, filing insurance claims.
- Strong project management skills (planning and execution) with demonstrated ability to multi-task and set priorities within tight timelines.
- Detail-oriented with the ability to handle moderately complex assignments under minimal supervision.
- Must be educated in and compliant with HIPAA.

## Education

Minimum: High School diploma or equivalent

Desirable: Associate Degree in Business related field

Minimum of 1-2 years' experience in medical billing and/or CPT coding.

## Computer Skills

- Advanced skills in Microsoft Office applications, specifically Word, Excel, and Outlook.
- Knowledge of e-mail/scheduling software applications.

## Physical Work Demands

- Able to sit and work at a computer keyboard for extended periods of time.
- Able to stoop, kneel, bend at the waist, and reach on a daily basis.
- Able to perform general office administrative activities: copying, filing, delivering, and using the telephone.
- Able to lift and move up to 25 pounds occasionally.
- Requires normal, correctable vision and hearing.

## Other Work Demands

- Regular and on-time attendance.

- Excellent communication skills
- Occasional travel by conventional means including aircraft, motor vehicle and the like within the region and to other locations as required.
- Strong presentation skills.
- Strong organizational and time management skills.

**Note:** To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed above are representative of the knowledge, skill, and/or ability required and are not intended to be an exhaustive list of all duties, responsibilities or qualifications associated with this job.

Simplified Medical Management is in full compliance with the Americans with Disabilities Act (ADA) and does not discriminate with regard to applicants or employees and will make reasonable accommodation when necessary.

If hired, I would be able to perform the essential functions of the job with or without a reasonable accommodation.

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Signature

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Date