



INSURANCE REPRESENTATIVE

CHARACTERISTICS OF WORK:

This is professional/clerical work involving the submission, collection, and follow-up of patient insurance claims. Work includes customer service with patients, insurance companies, as well as other outside entities, and assisting with claims resolution.

MINIMUM QUALIFICATIONS:

The minimum qualifications include, but are not limited to, the following:

- Computer skills
- Phone etiquette
- Interpersonal skills
- Insurance claims experience
- Insurance claims reporting
- Hospital and/or medical facility setting work experience

ESSENTIAL FUNCTIONS:

Additional essential functions may be identified and included as needed. The essential functions include, but are not limited to, the following:

- Responsible for working denied claims of patients covered under traditional Medicare, Medicare Advantage Plans, or Medicare Supplements
- Correcting patients' basic information, account status and insurance verification if incorrect
- Daily insurance claim submission and follow-up
- Monthly claims status reports
- Assists collections with patient calls and inquiries
- Handles correspondence from insurance companies or patients
- Responsible for staying abreast of coding and policy changes with Medicare and Medicare Advantage Insurance
- Handle patient calls
- Correspondence, forms, and other materials to outside agencies
- Research/process refunds to insurance companies
- Coding and policy change maintenance with insurance companies
- Collect rejected insurance payments
- Must be familiar with and remain updated on ICD-10, CPT codes, and medical terminology

EXPERIENCE / EDUCATIONAL REQUIREMENTS:

Education:

Graduate of four-year high school or equivalent (GED) and preferably a certificate in medical terminology.

AND

Experience:

One (1) years experience related to the described duties.

PHYSICAL REQUIREMENTS:

These physical requirements are not exhaustive, and additional job related physical requirements may be added to these on an as needed basis. *Corrective devices may be used to meet physical requirements. These are typical requirements; however, reasonable accommodations may be possible.*

Moderate Work: Requires substantial amount of time sitting, some ascending/descending of stairs, and occasional exertion of force equivalent to lifting up to approximately 10 pounds.

Vision: Requires the ability to perceive the nature of objects by the eye.

Near Acuity: Clarity of vision at 20 inches or less

Midrange: Clarity of vision at distances of more than 20 inches and less than 20 feet

Far Acuity: Clarity of vision at 20 feet or more

Field of Vision: Ability to observe an area up or down, left or right while eyes are fixed on a given point

Depth Perception: Three-dimensional vision. Ability to judge distances and spatial relationships so as to see objects where and as they actually are.

Ability to Adjust Focus: Ability to adjust the eye to bring an object into sharp focus

Color Vision: Ability to identify colors

Speaking / Hearing: Must possess the ability to give and receive information through speaking and hearing skills.

Motor Coordination: While performing the duties of this job, the incumbent is mainly required to sit; use hands to finger, handle, and feel objects, tools and/or controls.

COMPETENCIES:

The following competencies describe the knowledge, skills, abilities, and attributes that lead to a successful employee in this position. An applicant will be expected to exhibit these competencies or the ability to reach competency achievement within a specified time. These competencies are linked to the essential functions of the job. Employees in this position may be evaluated on these competencies as part of the performance appraisal system. Example behaviors are listed below each competency and are used for illustrative purposes only. Specific behaviors may be identified and included later by Mississippi Sports Medicine and Orthopaedic Center (MSMOC). It is understood that some of these behaviors might not be acquired until a reasonable time after hire. Failure of an employee to successfully demonstrate some or all of these competencies, as deemed important by his or her reporting supervisor / manager, may result in the employee being placed on a performance improvement plan. If after a reasonable period of time, usually three (3) months, the employee fails to demonstrate successful performance, the employee may be terminated. These competencies include, but are not limited to, the following:

PUBLIC SECTOR COMPETENCIES:

Integrity and Honesty: Demonstrates a sense of responsibility and commitment to the public trust through statements and actions.

Models and demonstrates high standards of integrity, trust, openness, and respect for others. Demonstrates integrity by honoring commitments and promises. Demonstrates integrity by maintaining necessary confidentiality.

Work Ethic: Is productive, diligent, conscientious, timely, and loyal. Conscientiously abides by the rules, regulations, and procedures governing work.

Service Orientation: Demonstrates a commitment to quality service through statements and actions.

Seeks to understand and meets and/or exceed the needs and expectations of patients. Treats patients and staff with respect, responding to requests in a professional manner, even in difficult circumstances. Provides accurate and timely service. Develops positive relationships with patients and staff.

Accountability: Accepts responsibility for actions and results.

Is productive and carries fair share of the workload. Focuses on quality and expends the necessary time and effort to achieve goals. Demonstrates loyalty to the job and MSMOC and is a good steward of clinic assets. Steadfastly persists in overcoming obstacles and pushes self for results. Maintains necessary attention to detail to achieve high-level performance. Deals effectively with pressure and recovers quickly from setbacks. Takes ownership of tasks, performance standards, and mistakes. Has knowledge of how to perform one's job. Knows the organization's mission and functions.

Self Management Skills: Effectively manages emotions and impulses and maintains a positive attitude.

Encourages and facilitates cooperation, pride, trust, and group identity; fosters commitment and team spirit; works effectively and cooperatively with others to achieve goals. Treats all people with respect, courtesy, and consideration. Communicates effectively. Remains open to new ideas and approaches. Avoids conflicts of interest. Promotes cooperation and teamwork.

Interpersonal Skills: Shows understanding, courtesy, tact, empathy, and concern to develop and maintain relationships.

Demonstrates cross cultural sensitivity and understanding. Identifies and seeks to solve problems and prevent or resolve conflict situations. Encourages others through positive reinforcement.

Self-Development: Adapts behavior or work methods in response to new information, changing conditions, or unexpected obstacles.

Seeks efficient learning techniques to acquire and apply new knowledge and skills; uses training, feedback, or other opportunities for self-learning and development. Develops and enhances skills to adapt to changing organizational needs. Remains open to change and new information and ideas.

TECHNICAL COMPETENCIES:

Technology Application and Technical Competence: Selects and understands procedures, machines, and/or tools that will produce the desired results; identifies or solves problems in machines, computers, or other technologies as they are related to performing tasks. Uses machines, tools, or equipment effectively; uses computers and computer applications to analyze and communicate information in the appropriate format.

Have knowledge of how to perform one's job. Refers to specialized knowledge that is acquired through formal training and extensive on-the-job experience; works with, understands, and evaluates technical information related to the job; advises others on technical issues.

Arithmetic/Mathematical Reasoning: Performs computations such as addition, subtraction, multiplication, and division correctly using whole numbers, fractions, decimals, and percentages. Solves practical problems by choosing appropriately from a variety of mathematical techniques such as formulas and percentages.

Manages and Organizes Information: Identifies a need for and knows where and/or how to gather information; organizes and maintains information or information management systems; gathers, organizes, and maintains information; determines its importance and accuracy, and communicates it by a variety of methods.

Organizational Awareness: Knows the organization's missions and functions. Knows how social, political, organizational, and technological systems work and operates effectively within them. This includes the policies, procedures, rules and regulations of the work unit and organization.

Oral and Electronic Communication: Expresses information to individuals or groups orally and electronically in an effectively manner, taking into account the audience and nature of the information.; makes clear and convincing oral and electronic presentations; listens to others, attends to nonverbal cues, and responds appropriately in an unbiased manner.

Writing: Recognizes or uses correct English grammar, punctuation, and spelling; communicates thoughts, ideas, information, and messages in writing in a succinct and organized manner; produces written information, which may include technical material that is appropriate for the intended audience.

Stress Tolerance: Deals calmly and effectively with high stress situations (examples: tight deadlines, hostile individuals, emergency situations, dangerous situations).

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