To

The Human resourcces

Medical trust hospital

Kochi

Dear Sir/madam,

**Sub: Insurance Executive**

With reference to the above, it is my pleasure to introduce myself and request to consider my application for above position with your esteemed concern **. Currently ( 10 years) I am working with Al Ahli hospital in Doha, Qatar in the position of Insurance officer.**

Though I am working as an insurance officer, I m quite aware of all the admission/billing protocols since my work is in close coordination with the admission/billing team. I 8have another 4 years working experience with **Saico Insurance Riyadh, Saudi Arabia** in Medical Claims auditing. I am interested in all things in medical and have a guest centric approach. In thefollowing page is my detailed CV for your kind perusal. Currently I am also doing an online course in health insurance from Americas Health Insurance Plans (AHIP) , USA which will entitle me HIAqualification.

I am sure , a combined experience of 14 years from the provider and insurer and a good rapport with the local and intl insurers will surely be an added advantage for your team if I am fortunate to be called for an interview and hired. If you are impressed with my CV and wish to proceed further, kindly arrange me an interview.

Eager to hear from you

Best regard

Jayson Chacko

**Work Experience**

10/7/2012 till date

Al Ahli Hospital

Wadi Al Sail

Doha , Qatar

**Insurance officer**

Act as a liaison between the guest, hospital and insurer for obtaining pre authorizations

for emergency admissions /elective cases

Co-ordinate with ward for request for extension of stay, additional procedure done,

change of procedure performed etc

Discharge the guests based on terms and conditions (benefit exclusions, limitations)

specified in the GOP

Provide customer services to patients by educating them on insurance policies , billing

procedures and coding issues

Collect estimated patient liabilities in required cases

Advise the billing team if any special conditions set by insurance

review of invoice generated by billers for accuracy.

Help the billing team when necessary for the benefits/exclusion /co pay/deductible issues

Respond to queries from guests on various issues about insurance

coverage/approvals/rejections.

Assist the out- patient team approvals in required cases for lab, medicine approvals

Co ordinate with insurer/ clinicians for denied/complicated cases

Good rapport with insurance

Oct 95-Oct 96

**CLAIMS EXAMINER, CARE CARD COROPRATION, SAUDI ARABIA ( CURRENTLY SAICO)**

● Input coded claims in to system

● Verify information reported in a claim

● Determine rendered services are covered

● Review claims for completeness and accuracy

● Consult policy and pertinent files to verify information reported in a claim

● Make payment based on contract and provider type

● Responds to customer inquiries as needed in areas relevant to medical claims status

Nov 96-jun 99

**CLAIMS AUDITING , CARE CARD CORPORATION (PRESENT, SAICO) , RIYADH, SAUDI ARABIA**

● Make sure payments and settlements have been made in accordance with company

practices and procedures

● Manage all aspects of claims processing and adjudication

● Report over payments under payments,

● Guard against insurance fraud like Upcoding, unbundling, waiving Copay etc

● Final responsibility for decision on the payment of all the claims and appropriateness of

charges

● Taking care of re-imbursement claims

● Resolve inter-departmental problems which arise in the normal course of business

● Controls claims unit activities , including monitoring work of claims examiners for

accuracy and timeliness

● Process re-imbursement Claims

● Assist the sales team with regards to their clients reimbursement claims

● Handle service calls from benefit providers and clients

● Pro active communication with internal units

1-2-2000 – 20-12-2011

**Silvestream Polymers**

**Industrial Area**

**Cochin 673502, India**

**Marketing Manager**

Provide all marketing support for the business, , Co-ordinate sales and marketing people, ,

Co-ordinate production . Respond to queries from clients and dealers

**Education**

Bcom completed from University of Calicut, India

**Languages known**

English, working knowledge in Arabic ,

**Other points**

● Can assimilate knowledge quickly

● Customer focused

● Can work well in a team and confidential information with discretion

● Can familiarize with IT applications quickly

● Detail-oriented, precise and thorough, familiar with medical terminology and health insurance

administration processes and to have good judgment and integrity

● Doing Course in Health insurance (Health Insurance Associate) from America’s Health

Insurance Plans (AHIP USA)

● Active interest in homeopathic system of medicine

● Under gone training in medical terminology

**Personal**

Sex : Male

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