

THE SURGERY CENTER
Oxford, Alabama

Job Title: Insurance Clerk

Overview:

The Insurance Clerk's primary function is to verify insurance coverage of each patient, scope of coverage and benefits for that plan, and determine estimated patient responsibility based on their coverage. The Clerk must also verify eligibility of the procedure(s) to be performed at an ASC based on the corresponding ASC list of approved procedures based on the patient's insurance carrier and contract. The position is under the overall supervision of the Business Office Manager and /or Administrator.

Position Scope:

The position responsibilities deal mainly with the verification of insurance eligibility and scope of insurance coverage and benefits for ASC patients.

Position Functions:

1. Communication: Effectively communicates with insurance carriers and third party administrators, physician's offices, patient's and their families and other clinical and clerical staff.
2. Computer Skills: Must utilize computer skills to access eligibility software programs and Internet based systems.
3. Insurance Skills: Evaluates various plans as to benefits, eligibility, reimbursement according to fee schedules, and pre-existing conditions.
4. General Office Skills: Moderate typing skills, general office skills such as telephone, filing, fax, and copier skills.
5. Scheduling Skills: Must be able to act as a back up for Surgery Schedulers during absences or heavy workload periods.
6. Reception: must be able to act as back-up receptionist during absences or heavy workload periods;

Position Activities:

- Demonstrates knowledge of insurance carriers and third party administrators, various plans of coverage, and calculation of patient responsibilities according to benefits.
- Maintains knowledge of surgical procedures, medical terminology, CPT codes and ICD diagnosis codes and corresponding coverage.
- Assumes responsibility of notifying physician's offices and patients of circumstances regarding pre-certification requirements, insurance eligibility, and plan benefits.
- Pre-certifies all surgical procedures when applicable.

- Sets up payment arrangements for non-insured or those unable to meet their financial responsibility prior to the day of surgery under the guidelines set by The Business Office Manager and Administrator.
- Schedules surgeries when workload or absence of the main schedulers requires assistance of the Precertification Clerk.
- Back-up receptionist during heavy workload periods or when short staffed for planned/unplanned absences.
- Completes the daily over the counter log utilized by the front desk when collecting patient amount due.
- Performs other duties as needed to ensure the safety and comfort of all customers as well as the efficient operation of the facility.

Education and Experience:

Must have a high school education or equivalent and at least two years experience in the field of medical insurance.

Certification / Licensure:

None required

Physical Requirements:

Must be able to sit for long periods of time; must have adequate dexterity for computer keyboarding, and adequate vision and hearing to operate a computer and telephone system efficiently. Must be able to understand and enunciate medical terminology;

Personal:

Must have excellent verbal and written communication skills and demonstrate proper telephone etiquette; must have a extensive knowledge of medical and insurance terminology; must possess a high degree of judgement and discretionary skills; must be able to work cooperatively with the Administrative Assistant, Business Office Manager, Director of Nursing, Anesthesia Department, physicians, physicians' staffs, and facility's clerical and clinical staff;

The contents of this description are intended to describe the general nature and level of work being performed by people assigned to this job. They are not intended to be an exhaustive list of all responsibilities, duties and skills required of personnel so classified.