

Claims Advisor – German speaking

This is a unique and exciting opportunity to join Freedom Health Insurance – a trusted independent private medical insurance company based in Poole, Dorset that is rapidly growing both in the UK and internationally. We are looking to strengthen and expand our presence in the private medical market and deliver an outstanding client experience through all stages. That is why we are looking to recruit a Claims Advisor to work on our German business and help us achieve this goal through excellent communication skills and passion for customer service.

About the role

Our claims advisors are very often the first point of contact for our customers when making a claim – and with your medical knowledge and German language skills, we have a unique and challenging role for you. Our worldwide insurance policy is dedicated to providing high levels of cover for expats across the globe and we have a high number of policyholders in Germany whose claims require specialist handling.

You will become the focal point for managing these claims. This means receiving the claim documentation – in German – and providing a clear translation of all documentation so all aspects of the claim can be fully and fairly validated before payment.

Key responsibilities

Technical and operational responsibilities

- Manage claims from the point of notification until closure within agreed SLAs.
- Receive, translate and assess German claims documentation in order to establish:
 - o The medical condition requiring treatment;
 - o What medical treatment received;
 - o Whether the medical treatment received is appropriate and proportionate for the condition; and
 - o Whether the costs are reasonable.
- Where further information is needed, to undertake those investigations to obtain the information required by contacting the customer, the agent or the medical provider as necessary
- Validate the claim against policy terms and conditions and prepare the final paperwork for reimbursement or declination.
- Communicate all progress and decisions to the customer effectively and accurately, retaining accurate and timely correspondence on file and the system.
- Identify and escalate serious and / or urgent cases to the Technical and Claims Manager.
- Provide guidance concerning the clinical necessity and appropriateness of medical treatment within the context of the German medical culture combined with the insurance policy terms and conditions.

- Liaising with internal or external people, including medical personnel, to discuss medical conditions and complex cases where required and record findings accurately.
- Audit of invoices to support cost containment activity including the identification of potential cases of unnecessary or excessive medical services or unreasonable charging in accordance with German law and / or best practice.
- Provide training to other staff to enhance knowledge.
- Assist the Underwriting team in reviewing medical information provided by prospective new policyholders to identify, assess and manage the risk presented.
- Translation of documents - reading through original material and rewriting it in the target language, ensuring that the meaning of the source text is retained.
- Assist / deal with ad-hoc projects as required by Technical and Claims Manager.
- Promote the best image for the company through the professional appearance and behaviour and adhere to company standards and procedures.

Principle contacts

Internal

- Freedom management team (especially the Managing Director, Technical and Claims Manager and Underwriting Manager).
- The appointed third party administrators for our overseas claims.

External

- Policyholders and insured persons (including any appointed representatives).
- Medical personnel (including doctors, therapists and any other healthcare professional involved in the customer's treatment in Germany).
- Intermediaries.

Education and experience

Essential education and experience

- Experience of working in or with the German health system so you are able to understand and interpret the codes used on invoices for medical services and identify what services have been provided and advise on whether such services are reasonable and appropriate.
- Fully fluent in German with excellent and confident communication skills, able to discuss all aspects of a claim, including medical conditions and treatment plans, with a variety of interested parties (predominately German nationals), including medical personnel, customers and intermediaries, to explain medical and insurance concepts simply and unambiguously over the phone and in writing.
- Computer literate and proficient in the use of Microsoft Office.

Desirable education and experience

- Recent experience in a medical claims function within an insurance environment, service provider or health organisation.
- Working towards Cert CII or other insurance-based qualification.

Personal characteristics

This is a key role in a small claims team working in a friendly office environment in Poole, Dorset for a company that provides private medical insurance to a wide range of customers both in the UK and overseas. Our provision of health insurance coverage in Germany is a growing market for us and we are looking for a highly competent German speaker with a medical background to manage and control these claims for us.

In addition, you must be prepared to 'muck in' and be an active part of the team. It is not an isolated role and you will be required to contribute to all aspects of office life to ensure we operate smoothly and efficiently and provide the high level of customer service we aim to give at all times. This means you must be:

- able to work well under pressure and in the face of short deadlines;
- flexible and approachable, adapting and responding to team objectives at short notice;
- well organised and able to prioritise a workload of varied and important tasks; and
- able to work on their own with minimal supervision as well as an integral part of the team.

The normal office hours are 8am to 4:30pm. However, this role may also suit part-time hours and we would be happy to discuss this during an interview. In return, you will receive a competitive salary of up to £22,000 annually depending on experience and 25 days holiday plus bank holidays.

To apply, please send your CV to Vamsi Krishna at v.krishna@freedomhealthinsurance.co.uk