

Claims Advisor

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 who can help us achieve this goal through excellent communication skills and passion for customer service.

The Role

Our claims advisors are the first point of contact for customers who wish to make a claim so, in many ways, they are the 'face of the company' – how we handle claims is the yardstick by which we are judged. So, we are committed to providing a first-class claims service and we are seeking a full-time claims assessor to join our expanding team.

You will be dealing with claims for medical treatment, so the role requires an empathetic and sensitive manner towards the customer who is likely to be dealing with a time of ill-health for them or a member of their family. At the same time, you need to ensure claims are assessed fully and fairly and settled in line with the insurance policy terms and conditions.

You will be responsible for looking after and managing the customer, recording claims details in a timely and accurate fashion on internal systems and processing claims accurately and efficiently, all in accordance with our internal guidelines.

Responsibilities

- Receive and assess claims documentation in order to establish whether the claim is covered by the policy.
- Obtain further information when required by contacting the customer or the medical provider as necessary.
- Validate the claim against policy terms and conditions and prepare the final paperwork for acceptance or declinature.
- Process the claim payment through internal systems in line with agreed authority levels.
- Communicate all progress and decisions to the customer accurately and in a timely fashion.
- Maintain informative and accurate records of all claims activity on our internal files and systems.
- Identify and escalate serious and/or urgent cases, including complaints or other matters of concern, to the Claims Team Leader/Manager.
- Assist/deal with ad-hoc projects as required by Claims Team Leader/Manager.
- Promote the best image for the company through the professional appearance and behaviour and adhere to company standards and procedures.

Required Education and Experience

- Current experience of working in an insurance-based, claims-based, customer services environment, ideally a health insurance company, but will consider candidates from other general insurance backgrounds.
- Computer literate and proficient in the use of Microsoft Office.

Desirable Education and Experience

- Medical knowledge gained through working in a hospital or doctor's clinic.
- Working towards Cert CII or other insurance-based qualification.
- Claims Assessment.
- Fluent in the German language – verbal & written, preferred but not essential.

Personal Characteristics

You must have excellent and confident communication skills and be confident in discussing potentially complex medical and insurance matters with our customer, in simple and straightforward language, over the phone and in writing.

In addition, you must be prepared to 'muck in' and be an active part of the team. All members of the claims team are required to work together and support each other throughout 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
- Able to work on their own with minimal supervision as well as an integral part of the team.

The normal office hours are 9am to 6pm with the 5.30pm to 6pm 'slot' currently covered on a rota basis – once you are trained and confident in the role, you would be expected to join the rota and provide that cover – currently no more than once a week.

In return, you will receive a competitive salary DOE and 25 days holiday plus bank holidays.

To apply, please send your CV to Vamsi Krishna at [**v.krishna@freedomhealthinsurance.co.uk**](mailto:v.krishna@freedomhealthinsurance.co.uk)