

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 which is rapidly growing both in the UK and internationally. We are looking to strengthen and expand our presence in the private health insurance market and deliver outstanding customer support. That is why we are looking to recruit a claims advisor to join our team and help us achieve our goals.

About the role

Our claims advisors are the first point of contact for customers who wish to make a claim, therefore they are recognised as ‘face of the company’ – how we handle claims is the benchmark on how our customer service levels are measured. We are committed to providing a first-class claims service and we are seeking a full-time claims assessor to join our team.

You will be dealing with claims for medical treatment costs so the role requires professionalism with an empathetic and sensitive manner towards the customer. At the same time, you must ensure claims are assessed fully and fairly and settled in line with the insurance policy terms and conditions.

Key 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 and procedures.
- 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 professional appearance and behaviour and adhere to company standards and procedures.

Education and experience

Essential education and experience

- Computer literate and proficient in the use of Microsoft Office.

Desirable education and experience

- Current experience of working in an insurance-based, claims-based, customer services environment, ideally within a health insurance company but will consider candidates from other general insurance personal line backgrounds.
- Medical knowledge gained through working in a hospital or doctor's clinic.
- Claims Assessment.
- Working towards Cert CII or other insurance-based qualification.

Personal characteristics

This is an important 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. We are looking for an effective and competent claims advisor to join us who carry out their role with a high level of accuracy and professionalism.

You must have excellent 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 be a team player 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; and
- able to work on their own with minimal supervision as well as an integral part of the team.

What you get in return

You will join a dynamic and growing business with an inclusive and positive company culture build on family values that continue to be the backbone of everything we do. You will get:

- Salary: Up to £20,000 Depending on experience
- 25 days' annual leave plus bank holidays
- Employee private medical insurance
- An employee pension scheme

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.

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