**Robert G. Hawser**

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**Career Summary:**

Highly-competent and dedicated Insurance Specialist with over 8+ years of experience in handling insurance coverage, explaining policies, ensuring proper payments or reimbursements of the clients. Adept at coordinating between the medical health center and the policy provider to give a hassle-free customer service to the client using exceptional communication as well as organization skills.

**Summary of Skills:**

* Sound working knowledge of health insurance billing and payments, including interpretation of billing codes and processing claims
* Adept in using exceptional research and analytical skills to examine accuracy of claims with the help of necessary paperwork
* Capable of interpreting and deciphering complicated insurance laws & policies to determine exact coverage
* In-depth information on risk management and familiar with handling cases involving emergency needs, accidents and cash flow needs
* Detail-oriented, good communication, and active listening skills
* Outstanding mathematical and organizational skills to ensure apt reimbursement to the concerned individual
* Proficient in working with database and various applications such as MS Office Suite, updating spreadsheets, and responding to mails/calls
* Excellent written and verbal skills to convey proper messages to the insurance companies and the medical clinics/private hospitals

**Work Experience:**

Insurance Specialist

ENGS Insurance Agency, Boston, MA

November 2016 – Present

* Maintaining regular communication, correspondence and follow up with patients and families to keep them informed about the clearance or pay issues
* Coordinating with the insurance policy providers to follow-up with pending insurance, coverage and other payment-related issues
* Inspecting insurance policies given by the providers, including Medicare and Medicaid to ensure compliance with the federal laws
* Supervising a team of 10 Insurance Verification Specialists and reviewing their work
* Receiving phone calls to and from insurance companies aimed at accurately completing FSC information at the patient registration desk
* Representing the company for meetings and committee discussions
* Responding to patient inquiries by giving in detail information about the policy cover, benefits and solving doubts in cases, involving accidents, emergencies or chronic diseases

Insurance Specialist

EXL Life Saver Co., Boston, MA

April 2013 – October 2016

* Liaised between patients and insurance companies to resolve insurance-related issues
* Assessed insurance benefits and explained levels of coverage as well as specific medical criteria related to policies
* Corresponded with the policy holders to inform about the overdue balances while serving as a collection agent for the organization
* Managed phone calls, mail and in-person inquiries related to medical billing, insurance and general information increasing clients by 34%
* Performed daily functions of administrative support and customer service to help clients in need of financial assistance by informing about the various available policies and selecting the best that suits their needs
* Took responsibility to assess the investment withdrawals, oversee accounts activation, manage client insurance policies as well as monitor policy lapses
* Continuously provided effective, persistent and assertive actions in resolving claims issues and appeals while maintaining compliance with the HIPPA laws

Entry-level Insurance Specialist

Metroplus Health Services, Boston, MA

August 2010 – March 2013

* Enter patient information with proper medical codes in the organization's database
* Worked with Call Center representatives to convert prospective clients into long-term customers
* Verified patient insurance coverage to ensure necessary procedures are followed for proper payment of the medical bills
* Gained familiarity with insurance regulations and policies, payment guidelines and effectively handled issues to get payer claims resolved
* Reviewed insurance claims submitted by clients and investigated doubtful claims
* Read through and explained health-care contracts to inform about complex clauses to the clients, and ensured proper contract work-flows

**Education:**

* Bachelor's Degree in Insurance Services   
  Boston University School of Medicine (BUSM), Boston, MA   
  2010

**Certification:**

* Insurance and Coding Specialist Certification, 2012   
  Health Insurance Portability an Accountability Act Certification, 2013

**Reference:**

On request.