

Job Title:	Collections Officer	Job Category:	Agent
Department/Group:	Medlegal	Job Code/Req#:	BDE-01
Location:	Karachi Islamabad	Travel Required:	No
Primary Reporting	Team Manager	Secondary	Floor Manager

Job Description**REQUIREMENT:**

- ✓ Min high school education, preferably graduate
- ✓ Good skills in computer handling (Test should be conducted to assess this skill)
- ✓ Excellent English communication and written skills (Test should be conducted to assess this skill)
- ✓ If have experience should provide recommendation letter with verification details from at least one employer
- ✓ If currently studying MUST provide detailed schedule of classes and exams ahead and same should be provided to interviewer from collections team
- ✓ Should have fully functional equipment's and internet connections to work from home
- ✓ Certification from MLM training division is must

ROLE AND RESPONSIBILITIES

This role is responsible for collection on med legal bills. Basic responsibilities include coordination with insurance companies and attorneys to negotiate and resolve outstanding balances on bills using phone, email and fax. Secondary responsibilities include proper file servicing using guidelines and SOP's published on training site and ensuring target achievement. This is a 100% target-oriented job.

SPECIFICATION

- ✓ Portfolio management, prepare collector review notes on min 15 cases along with putting these files on follow-up calendar and make calls. Prioritize cases based on file status details available in appendix.
- ✓ Work on min 15 cases prepared with details in week 3 and 4 from the follow-up calendar
- ✓ Prepare follow-ups for potential settlement regularly utilizing phone, email and fax however prefer calling on every case.
- ✓ Settle at least 5 cases a day using guidelines from appendix and settlement training portal
- ✓ Prioritize cases with older date of service
- ✓ Prioritize cases having objections on them
- ✓ Must make diligent efforts to secure a decent offer on cases with old date of service
- ✓ Most important continue the follow-up on every case based on previous comments and efforts put in by the last assigned collector
- ✓ Use faxing utility smartly based on review of the case (details mentioned in appendices)
- ✓ Utilize all provided letters including violation, demand and duplicate services letter.

TIME CALCULATION

Total Number of Hours a Day: 8 Hours

Total Number of Minutes a Day: 480 Minutes

Total Number of Files to Work per Day: 40 Files

Number of Minutes Spent per File: 10 Minutes (Average)

TARGETS

As per the standards set by the management based on the projection.

INCENTIVES

Eligible for monthly, weekly, daily incentives as per the set criteria, Collector will get the incentive on every case he/she settles with agreement or gets payments issued on.

SALARY PACKAGE

PKR 40K to PKR 45K

Reviewed By:	Aneeq Server Rajpoot	Date:	August 4, 2021
Approved By:	Ali Akbar	Date:	August 4, 2021

APPENDICES

In house collections involves a fine line between communication, building relationships, knowing what you are asking for and why.

There are two types of collectors: Smile and dial. Or knowledge based. Knowledge based are fewer and farther between, but even smile-and-dial collectors need to be prepared and have some idea as to why they are making demands and what is reasonable based on the fee schedule in comparison to the issues of each file.

KNOW YOUR FILE! When talking to an adjuster or defense attorney, whether by phone or email or any other way, they may ask questions or raise issues/defenses. If you know your file and you have the documents then be prepared to respond to those issues. Just making the same demand over and over does not negate the issues. Know what fee schedule is and adjust your demand based on the validity of the issue.

Right Party Contact

A file must be settled with the right insurance company or defense attorney. All information including but not limited to claim number, adjuster name, defense attorney name, phone, fax, email must be available on file.

Each file must contain activity data showing how an agreement was reached.

Due Diligence

Ensure to validate a case via EAMS before reaching out to a facility for verification process.

Always schedule a follow up, if no contact could be established.

In case of any missing document\piece of info, be sure to consult your TM then approach client to provide it.

File Review

All documents must be reviewed in order to create a strategic blueprint on how to present your case to defense and obtain a reasonable offer.

Review daisybill, duplicated cases, disputed treatment, Invoices, service and fax date, uploaded EORs (if any) and update the findings thereon.

Activity

Detailed notes outlining activities performed must be maintained in Medflow for reviewer to evaluate what had been done before an offer was received.

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Thresholds

As a servicer our clients expect a reasonable threshold or collection percentages be maintained by MLM so as to ensure our clients do not lose money on services provided. As a general rule of thumb, each settlement falling below 100% must be first approved by client always. Easier way is to not make verbal demands rather present your case based on facts to obtain an offer.

Collector Credit Guidelines

- ✓ Settlements are credit to collectors to whom the file is assigned regardless of who settles or signs the agreement on behalf of IMR
- ✓ A settlement or a third-party agreement received for a DOS that is less than 90 days old are not credited to a collector.
- ✓ A settlement shall not be reported if approval guidelines are not met.
- ✓ Full and final, all date of service settlements is not accepted if only one date of service is being settled.

Agreement Based Reporting

Except for DOS falling within 90 days, we can settle any file based on agreement using standard template which is made available to all. Agreement will always be generated by team faxing.

Faxing Utility

The whole functionality is built in within medflow to send any/all faxes but this should be used smartly instead of sending demand packets only on every case collector need to assess the file including what other documents are available in the file and if those case be utilized for collection efforts as part of giving reasons to insurance for negotiations and not just sending the demand letter.

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FSA

13/05/2022

