

Job Title:	Collections Officer	Job Category:	Agent
Department/Group:	MLM	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 managing liens for collections and/or recovery. Basic responsibilities include coordination with insurance companies and attorneys to negotiate and resolve outstanding balances on liens 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 one case a day using guidelines from appendix and settlement training portal
- ✓ Prioritize cases scheduled for any type of hearing in next 30 days
- ✓ Prioritize cases where the DOR is rejected because case is bad (Team Managers input required to filter the case)
- ✓ Most important continue the follow-up on every case based on previous comments and efforts put in by the last assign collector
- ✓ Cases with no response at all should be moved to litigation team for DOR filing without any delay (DOR filing requirements must met as per appendices)
- ✓ Use faxing utility smartly based on review of the case (details mentioned in appendices)
- ✓ Cases with no response at all should be moved forward to the Litigation Team if & only if those are settled via C&R/ Stips and have no further hearing on calendar.
- ✓ Utilize all provided letter regularly including no response, asking to file lien within SOL, low offer with no reason etc.

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: 12 Minutes (Average)			
TARGETS			
As per the standards set by the management based on the team			
INCENTIVES			
Eligible for weekly and monthly incentives as per the set criteria, Collector will get the incentive on every case he/she settles with agreement			
Reviewed By:	Aneeq Servar 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 OMFS on file is available for all line items.
Calculate how much OMFS is paid and how much is remaining.
If documents are missing, case file must be requested so to ensure all available information has been collected.

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 RFA's/ Drug Cards, prescriptions, Rx, C&R, AME/QME (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.

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 avoid sending demands that are less than 50%, this will help you negotiate files if they do not meet client guidelines. Easier way is to not make verbal demands rather than 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 MLM.
- ✓ 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.
- ✓ A settlement made on a lien where lien conference or trial is scheduled shall not be reported if the settlement date and hearing date fall on the same week. Such files are reported to Liening Edge or assigned hearing representative.
- ✓ Full and final, all date of service settlements is not accepted if only one date of service is being settled.

Agreement Based Reporting

All valid not stayed providers are agreement based and therefore can be reported in hourly/daily totals until a signed agreement is received from the insurance company or defense attorney.

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.

DOR FILING:

DOR WILL BE ON HOLD UNDER FOLLOWING SCENERIO'S

- CIC is not resolved
- If last hearing hasn't past 3 months
- If future hearing already scheduled
- If DOR is filed in last 6 months
- If Employer info is N/A on EAMs
- If Hearing already scheduled on our DOR
- If coverage is not available (Specific case can be reviewed for filing)
- Lien not filed

CANNOT FILE DOR UNDER FOLLOWING SCENERIO'S

- Post C&R case
- Not authorized by the client/provider
- Claim is dismissed

- Lien is on EAMS (DISMISSED PURSUANT TO 4903.05©)
- Lien is withdrawn/dismissed
- Lien Fee is paid after SOL
- Lien is filed after SOL
- SOL is recalculated based on additional DOS's
- Take nothing case (F&O/F&A)
- Notice of Intent is issued
- Partially paid cases (cannot proceed for most of our clients)
- CIGA case
- Incorrect NOR filed
- UR denials available
- Provider is on stay

RE-REVIEW REQUIRED FROM COLLECTIONS/SUPPORT TEAMS

- Copy of C&R not available
- In case specific document is required (Utilize FileNet, Client Portal, Applicant Attorney)
- If defense/Insurance raising the issue of file previously settled (Need Proof)
- UR denial available
- Partially paid case but no SBR/Appeals

Name: Umair Ajmal
Pseudo: Rodney Anderson
Center: Islamabad
Signature: Umair Ajmal
Date: 8/25/2021