



The Health Services Authority is responsible for the provision and administration of primary and secondary levels of healthcare services and public health functions for residents of the three Cayman Islands through a 124-bed hospital on Grand Cayman, a 18-bed hospital in Cayman Brac, satellite outpatient clinic in Little Cayman and four District Health Centers on Grand Cayman offering the most comprehensive range of inpatient and outpatient services in a single health system in the Cayman Islands.

We invite applications for the following position:

COLLECTOR

Salary range: CI\$40, 586 to CI\$45,729 per annum

The Collector will act as an intermediary between the patient and the insurance companies while ensuring all outstanding payments are requested and collected in a timely manner for all patients.

Primary Responsibilities: The post-holder will complete assigned collection queues on a daily basis, and assist patients who may not be able to meet their financial obligations for services or who may require assistance from available social programs or Government outputs. Review outstanding claims and make weekly inquiries on payments from the insurance companies on any overdue claims. Review patient accounts, and work with the responsible staff to ensure that irregularities and incorrect charges are resolved in a timely manner. Collect details of the health insurance coverage for patents based on established standards and procedures. Work with cashiers, nursing, and medical social worker to ensure patients are referred to correct department/ area for financial assistance. The post holder will own the reconciliation process between submitted claims and payment received from the insurance companies and will appeal denied claims with the relevant insurance provider. The post holder will address billing issues and errors, which require liaising with the Medical Records Department, Billing Team and Business Analysts to resolve any billing issues affecting timely payment from insurance companies. Analyse payments from insurance companies to determine any over or underpayment and report such payment issues to the Insurance and Billing Supervisor. Meet all daily, weekly, and monthly performance targets as set by the Insurance and Billing Supervisor, Revenue Supervisor and Patient Financial Services Manager.

Qualifications and Experience: The post-holder must hold an Associate's Degree in Accounting or similar discipline with a minimum of three (3) years' experience in an insurance, collections, or accounting environment; Or have eight (8) years or more experience in an insurance, collections, or accounting environment. The post-holder must have strong customer service skills and a solid working knowledge of MS Word, Outlook and Excel. The post-holder must be able to work under pressure and meet deadlines.

A remuneration and benefits package, commensurate with experience and qualifications will be offered to the successful candidate.

NOTE: Incomplete applications will not be considered. All applicants must complete and submit a HSA Application Form, and resume via e-mail to hsa.jobs@hsa.ky using pdf format. Log on to our website at www.hsa.ky to access Application Form and Job Description.

COVID-19 vaccine is required for employment at the HSA.

Deadline for post: December 5th, 2021

My health. My team. My choice.

Job Description

Job title	<i>Collector</i>	Job Holder	
Reports to	<i>Insurance/Billing Supervisor</i>	Section	<i>Patient Financial Services (PFS)</i>

Background Information

The Cayman Islands Health Services Authority (“HSA”) provides and administers health care services and public health functions for residents of the Cayman Islands in accordance with the National Strategic Plan for Health.

Services are delivered primarily through the 124-beds at the Cayman Islands Hospital (the country’s principal health care facility), and the 18-beds at the Faith Hospital on Cayman Brac. Ancillary services are offered at district health centres, and clinics for dental and ophthalmologic care. Residents of Little Cayman can access care through the island’s clinic which is a purpose-built facility.

This position is critical as part of the Insurance Collections Team in the efforts to meet collection goals and increase overall collections for the Cayman Islands Hospital.

Job purpose

To act as an intermediary between the patient and the insurance companies while ensuring all money owed to the hospital by the insurance providers are collected.

Dimensions

This position is a direct report to the Insurance/Billing Supervisor with no supervisory requirements.

Duties and responsibilities

- Work and complete assigned insurance collection queues on a daily basis, which will include technical denials, at risk claims & past due balances.
- Review outstanding claims and make weekly inquiries on payments from the insurance companies on any overdue claims.
- Meet all daily, weekly and monthly performance targets as set by the Insurance/Biller Supervisor and PFS manager.
- Own the reconciliation process between submitted claims and payment received from the insurance companies.
- Appeal denied claims with the relevant insurance provider.
- Address billing issues and errors, which requires liaising with the Medical Records department, Billing Team and Business Analysts to resolve billing issues affecting timely payment from insurance companies.
- Analyze payments from insurance companies to determine any overpayment or underpayment and report such payment issues to the Billing & Collections Team Lead.

- Investigate and resolve complex denials inclusive of correcting errors and supplying additional requirement/s to facilitate the resubmission of denied claims.
- Develops and maintains a positive relationship with insurance company representatives.
- Respond to inquiries from patients and insurance companies in a courteous, friendly & timely manner (24 – 48hours).
- Performs other duties as required by the Insurance/Billing Supervisor or the Patient Financial Services Manager.
- Liaise with patients regarding additional details needed to resolve the processing of claims and/or the investigation of denials where needed.
- Meet all daily, weekly and monthly performance targets as set by the immediate supervisor and PFS manager.
- Request additional patient information from Medical Records as required.

Qualifications, Experience & Skills Requirement

Education and Experience Requirements:

- Must hold an Associated Degree in Accounting or similar discipline.

Performance Requirements:

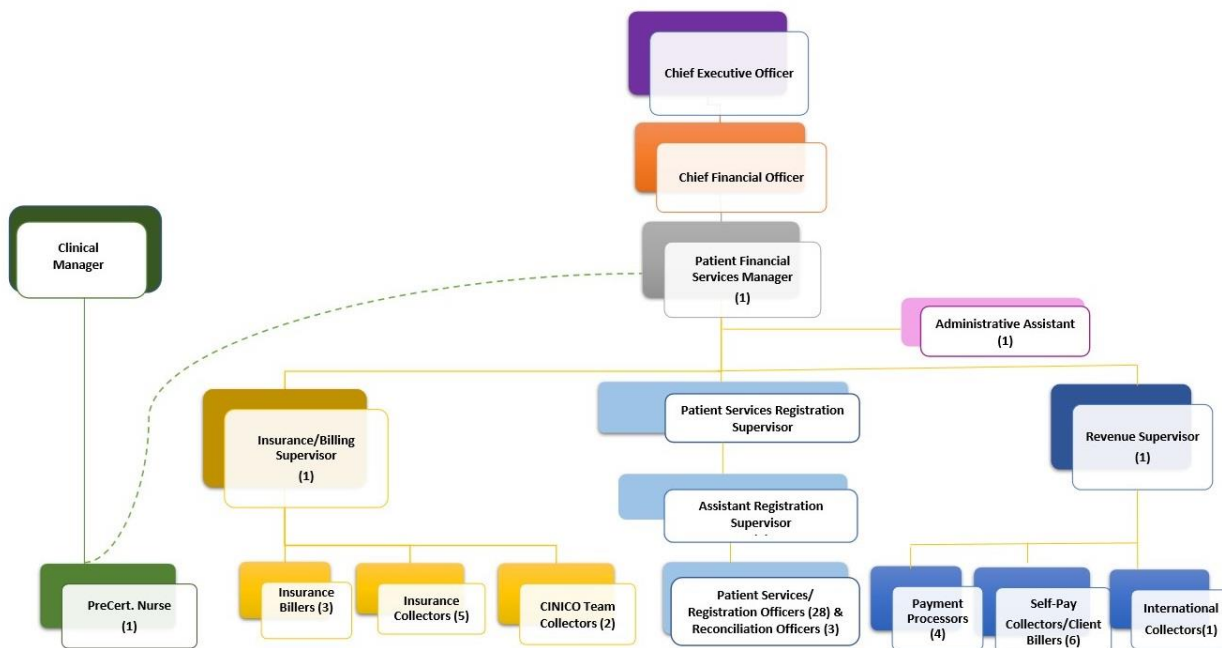
Knowledge:

- Have a minimum of three years' experience in an insurance or accounting environment.

Skills and abilities:

- Have working knowledge of MS Word, MS Outlook and Excel.
- Must be able to work under pressure and meet deadlines.

Reporting Relationship



Direct reports

The post holder will be responsible for planning and completing their daily assignments as given by the Insurance Collections Team Lead / Supervisor.

Other Working Relationships

- Must work with the billing and collection team to ensure proper records are maintained for each patient and that claims are processed in a timely manner.
- Liaise with cashiers regarding patient services, payments received and charges posted to patient's records.
- Work with Medical Records staff to obtain medical records to verify diagnosis for claims processing and to verify account charges.
- Interact with insurance companies (including overseas insurance companies) to verify coverage, submit claims and follow up on disputes and payments.
- Contact patients and relatives to obtain insurance information, claims forms and arrange payment plans for percentage not covered by insurance.

Decision Making Authority and Controls

- Decision making occurs within the scope of the post holder's responsibilities.
- The post holder is expected to organize and plan his/her work within the guidelines given by the Billing & Collections Team Lead; but must utilize his/her own discretion as to the use of time and delivery of output.

Working conditions

Post holder will work in an office environment with the potential for long periods of uninterrupted work sessions in groups and/or alone. Some project type work in reviewing and improving systems. The core hours for this position are 8:30 am to 5:00 pm, Monday through Friday, unless otherwise agreed upon by the post holder and the supervisor, or as necessary for the completion of job duties.

Physical requirements

The position requires the incumbent to stand for extended periods of time, do repetitive tasks with few breaks, and so forth.

Problem/Key Features

- The post holder is expected to perform their duties in an environment where increase in fee and collection efforts are not always well received by the patient, payer, and other staff.
- Needs to be accurate and pays attention to detail to ensure that patient accounts are maintained in an accurate and timely manner.

Evaluation Metrics

- Meet all daily, weekly and monthly performance targets as set by the immediate supervisor and PFS manager.
- % of claims processed versus claims waiting to be processed on a monthly basis
- Attitude and maintenance of good relationships with insurance company representatives
- Clear queues on a timely basis
- Accurate and timely reconciliations
- Billing errors addressed accurately and timely (within 2 business day)

Approved by:	<i>Signature of the person with the authority to approve the job description</i>
Date approved:	<i>Date upon which the job description was approved</i>
Reviewed:	<i>Date when the job description was last reviewed</i>
Next Review	<i>Date for next review. Ideally, a job description should be reviewed annually and updated as often as necessary.</i>
Signature of post holder	
Date signed	