**CURRICULAM VITAE**

**DR.SAIRAM (Physician, RUS), MBA**

[**SAIRAM.371593@2freemail.com**](mailto:SAIRAM.371593@2freemail.com)

**Summary:**

Experienced and enthusiastic physician & insurance professional motivated to succeed in a fast-paced and deadline-driven professional environment. Compressive knowledge of claims and underwriting with adequate knowledge in medical field.

**Skills:**

* Strong interpersonal and communication skills
* Team player
* In- depth claims knowledge

**Experience:**

**PRESENT:**

**1.**2015-JUNE-TILL DATE: **SRI RAMACHANDRA MEDICAL CENTER,** PORUR, CHENNAI.

**JCI & NABH ACCREDITED HOSPITAL,**

**SENIOR MEDICAL OFFICER**-Outpatient& Inpatient Services

* Out patients & Inpatient services (INCHARGE- INSURANCE/TPA/CORPORATE INSURANCE)
* Responsible for overseeing the designing implementing and training the hospital staff on insurance protocol.
* Responsible for supervising positions within a Medical insurance
* Insurance claims are processed in a surely manner, solving & queries that arise during process.

**INCHARGE- INSURANCE/TPA/CORPORATE INSURANCE:**

* Responsible for overseeing the insurance operations based on insurance protocols. Designing, implementing and training the hospital staff on insurance protocols.
* Responsible for supervising operations within a Medical insurance practice, Insurance claims are processed in a timely manner and resolving issues & replying queries that arise during process.

**2.** 2015 FEB-TILL DATE: **STAR HEALTH & ALLIED INSURANCE CO LTD,** CHENNAI

**CONSULTANT**-MEDICAL UNDERWRITING & CLAIMS

**UNDERWRITING:**

* Examined Individual health Insurance applications and made calculated risk decisions concerning approval or denial of coverage.
* Reviewed previous claims, medical records, pharmacy reports and interpreted laboratory findings in order to assess risk.
* Communicated extensively with customers and sales team to advise on underwriting requirements, procedures and classifications of risk.

**CLAIMS:**

* Performed complex rule based data conversions and worked across different areas within the Healthcare and Insurance domain.
* Property adjudicated claims based on my knowledge of covered benefits, insurance and provider contacts
* Interpreted and analysed client data to add, delete, modify data and also find solutions to individual client problems based on moderately-complex to complex business rules
* Ensured accurate and timely completion of transactions to meet or exceed client service level agreement-SLA
* Identified and resolved both regular and non-routine issues.
* Ability to analyse and process transactions, with a strong understanding of Claims
* Applied Healthcare and Insurance domain knowledge, theoretical concepts etc.
* To undertake problem solving

**PREVIOUS:**

**1.**2005 JAN-2017 MAY: **VIJAYA HEART FOUNDATION& HOSPITAL**,VADAPALANI, CHENNAI.

**NABH ACCREDITED HOSPITAL**

**JUNIOR MEDICAL OFFICER**

* Emergency & Casualty - 2005 JAN-2006 MAR

**SENIOR MEDICAL OFFICER**

* Intensive Care Unit - 2006 APR-2009 MAR
* Out patient, in patient & Insurance services-2009 APR-2014 MAY

**2.**2014 JUN-2015 MAY: **APOLLO SPECIALITY HOSPITALS**, CHENNAI.

**NABH ACCREDITED HOSPITAL**

**SENIOR MEDICAL OFFICER**

* Out patient, in patient & Insurance services

**Education Details:**

GRADUATION: **DOCTOR OF MEDICINE**

TBILISI STATE MEDICAL UNIVERSITY, REPUBLIC OF GEORGIA

YEAR OF PASSING: 2004 JUNE

**Personal Details:**

DATE OF BIRTH: 13.01.1979

NATIONALITY: INDIAN

RELIGION: HINDU

MARITAL STATUS: MARRIED

**Declaration:**

I hereby declare the above particulars are true to the best of my knowledge.