dr. sumaiya

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Insurance Manager

A Health Care Professional with 16 years of experience in the field of Medical Insurance within the UAE, possess exceptional communication skills, enthusiastic and pro-active and have an in-depth knowledge in Hospital insurance field. Highly committed to work; problem solving and progressive approach to issues. Hands-on Managerial and work skills.

Key Skills

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| Healthcare ManagementE-Claims ManagementChange ManagementClaims Analysis and Audit | Medical Coding ManagementMedical Billing ManagementInsurance Accounts ReconciliationStaff Development and Training | Team Building and ManagementNetwork ManagementNegotiationSubmission policy for cash flow improvement. |

Experience

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| **Advet Health –** Group Insurance Manager |  Mar 2017-To Date |
| * Responsible for Management of insurance operations for the group
* Successful Opening of New clinic in association with Dubai Govt Corporation ensuring smooth operational flow for insurance clients from patient visit to payment cycle.
* Healthcare group –clinics and Hospital –complete Revenue Cycle Management (Front office – Visit Capture – Invoice Generation – Coding – Approvals – Submission – Resubmission – Reconciliation – Account Closure)
* Reconciliation backlog clearance and smooth quarterly cycle management.
* Active role and successful in Crisis Management related to insurance operational matters.

**Al Garhoud Pvt Hospital**-Asst. Insurance Manager  |  Nov 2014 – Dec 2016 |

* Serve on the advisory committee for all projects involving change management /DHA implementations
* Handling all the previous responsibilities given as Head of Network / Submission / Reconciliation head
* Managing new and changing requirements in the Local Insurance scenario.
* Overlook and responsible for overall insurance operations within the Group.
* Responsible for expansion of Insurance process to include 5 new clinics and Pharmacies within the group and ensure smooth implementation.
* Actively involved and member of Hospital Audit Committee. Working closely with COO to improve quality of insurance billing-medical and non-medical as part of the functions of Audit review team.
* Successfully negotiated with TPA/Insurance companies and revised pricing structure to full cpt coded list and overlook billing according to guidelines.
* Actively involved with the Hospital stores department to ensure consumables billing in accordance with insurance mandates.
* Independently managing and ensuring timely submission of claims and responsible for reducing the submission time from 30 days to 10 days
* Ensuring all operations work in a way to reduce the rejections with insurance companies and hence reducing the rejection rates effectively
* Responsible for Insurance accounts reconciliation and closure process independently

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| **Neuro Spinal Hospital**-Senior Insurance Officer | Nov 2009 – Nov 2014 |

* Steadily upgraded within the department to the post of Department Head with increasing responsibility. Evaluated highly based on strong commitment, and results displayed with increase in business and management of current accounts.
* Responsibilities include management of all insurance clients with a combination of comfort and profitability, involved in the planning and negotiation of tariffs, smooth implementation and handling of new insurance policies after agreement is signed, and management of all related operational issues with a primary focus on growth and profit maximization.
* Ensuring the implementation of protocols and policies as per instructions from insurance companies / TPAs/DHA
* Function as the central point of contact for all the insurance clients.
* Responsible for the administrative needs of the staff reporting to me.
* Incorporated training and orientation of the medical and support staff to ensure smooth flow of insurance and compliance to specific regulations for over 24 insurance companies.
* Head of all insurance operations- approvals, dispatch, disallowance reconciliation, coordination internally with Accounts and Finance department, conflict resolution in claims, mutual settlement of varied issues and contribution to management on agreement finalization.
* Cost effective transition to E claims
* Active interaction with billing and finance department to monitor payment cycle and reconciliation.
* Manage unusual encounters at providers end and coordinate with corresponding insurance company to reach a mutually acceptable solution.
* Contract negotiations with insurance companies.
* Delegate, follow and rectify work performance of staff
* Responsible for reconciliation cycle and successfully reduced the rejection rate of the organization.

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| **Lifeline Hospital Dubai**-Insurance Officer | 2007-2009 |

 Handled all responsibilities of an insurance officer, including, but not limited to – approvals, network, submission coordination, resubmission, reconciliation statements, staff education.

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| **Al Ula Clinic Dubai**-Administration Officer | 2000-2006 |

 Handled all administrative responsibilities, including patient records, account records, billing, biomedical services, purchasing, medical and pharmacy stock, insurance coordination.

Education

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| TUV-Nord-Dubai | 2017 |

ISO 9001 – 2015 Certification (Audit)

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| Ajman Medical University - Ajman | 2013 |

Medical Coding and Billing -secured 92%-first position

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| TUV-Nord -Dubai | 2007 |

ISO 2001 - Certification

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| Pune University-India | 1997 |

Bachelor of Dental Surgery

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| The Indian High School-Dubai | 1992 |

Secondary School & Higher Secondary Certificate

 First Year Junior College, Science