

NICOLE M. JACOBSON

Self-starter | Critical Thinker | Problem Solver | Effective Communicator | Team Leader

PERSONAL STATEMENT

I am a uniquely qualified claims analyst specializing in long-term care insurance claims. I have 10 years of experience working in health insurance, which includes processing health insurance applications, adjudicating long-term care insurance claims, and resolving claims disputes.

RELEVANT SKILLS

- Long-term care claims examination
- Insurance benefit verification
- Complex decision making
- Hybrid insurance product knowledge
- Claims dispute resolution
- Quality assurance audits
- Risk management
- Fraud investigation
- Staff training and development
- Quantitative and qualitative analysis

PROFESSIONAL EXPERIENCE

Health Claims Service Analyst (March 2021 – current)

Thrivent – Remote, Oregon

- Oversee the end-to-end claims process from claim initiation to claim adjudication.
- Lead a team of 5 claims examiners, 10 claim coordinators and 4 associate claim coordinators.
- Serve as the go-to subject matter expert for the team's claim consultations.
- Train and mentor all new and existing claims team members.
- Conduct quality assurance audits and assist with market conduct audits.
- Mitigate escalations arising from contentious claim decisions.
- Resolve claim disputes through Thrivent's Member Dispute Resolution Program.
- Monitor claims for suspicious and potentially fraudulent activities.
- Identify and implement process improvement initiatives.
- Generate and maintain procedural documentation.
- Manage workflow to ensure service level standards are met.

Senior Claims Examiner (August 2019 – March 2021)

Thrivent – Remote, Oregon

- Examined highly complex long-term care claims.
- Served as a subject matter expert for claim consultations.
- Resolved claim disputes through Thrivent's Member Dispute Resolution Program.
- Reviewed suspected claims errors, directed necessary corrections, and delivered appropriate feedback.

Claims Examiner (February 2018 – August 2019)

Thrivent – Remote, Oregon

- Examined and processed more advanced long-term care claims.
- Educated clients on contract benefits and other terms and provisions.
- Handled helpline calls and claims inquiries received via email.

Associate Claims Examiner (May 2016 – February 2018)

Thrivent – Appleton, Wisconsin

- Evaluated basic long-term care claims according to specific contract terms and provisions, as well as state and federal regulations.
- Processed basic payments and other claims related transactions.
- Communicated claims decisions in writing.

Orthodontic Dental Assistant (May 2015 – May 2016)

Dental Associates – Appleton, Wisconsin

- Performed orthodontic dental procedures, including patient x-rays, preparing/bonding brackets, changing wires, and retainer impressions and fittings.
- Managed medical charting for all treated patients and educated on post-treatment aftercare.

Sales Account Manager (July 2014 – May 2015)

Alta Resources – Neenah, Wisconsin

- Contacted established accounts pitch new dental hygiene products
- Managed sales activities for new and existing customers.

Customer Service Representative (August 2010 – July 2014)

Alta Resources – Neenah, Wisconsin

- Processed medical and dental insurance applications for a national insurance carrier.
- Educated customers about insurance benefits and other regulatory standards.

EDUCATION

Bachelor of Science in Chemistry

University of Wisconsin Oshkosh – Oshkosh, WI

Emphasis: Biomolecular Science

Graduated May 2014

KEY ACCOMPLISHMENTS

- Generated a workflow process that eliminated bottlenecks and led to a 47% reduction in claim review cycle times.
- Implemented a modernized approach for evaluating ongoing claim benefit eligibility, which reduced overproduction by 2 FTE and notably enhanced the client experience.
- Collaborated on a quality assurance program which led to a 38% reduction in claims errors within the first year.
- Established a training and development progression plan and successfully onboarded 11 new team members in 2021.

CERTIFICATIONS & MEMBERSHIP

- Active Panelist for Thrivent's Member Dispute Resolution Program
- Pursuing Fellow, Life Management Institute (FLMI)
- Candidate for Six Sigma Lean Belt
- Member of Young Professionals Network