

ABINAYA A

HEALTHCARE INSURANCE COORDINATOR & REVENUE CYCLE MANAGEMENT (RCM) PROFESSIONAL

Healthcare Insurance Coordinator and RCM Professional with 5 years of combined experience in U.S. healthcare insurance and medical billing processes. Experienced in insurance eligibility verification, claim preparation and resubmission, denial management, appeals, payer follow-up, payment posting, and AR reconciliation. Skilled in reviewing claim issues, identifying denial reasons, coordinating with payers, and following up on outstanding claims to support timely resolution and accurate reimbursement. Also experienced in life and savings insurance enrolment with a leading insurance company. Detail-oriented, organized, and comfortable handling insurance-related queries and payer communication. Seeking a Healthcare Insurance Coordinator or RCM opportunity in Dubai where I can apply my experience and contribute effectively to the team.

WORK EXPERIENCE

Health Insurance Coordinator

NTT Data Services, India | August 2021 – November 2023

- Managed follow-up on outstanding U.S. medical claims, communicating with insurance payers regarding claim status, payment, denials, and pending requirements.
- Performed insurance verification to confirm patient eligibility, coverage, and policy details to support accurate claim processing and resubmission.
- Reviewed denied and unpaid claims to identify the reason for denial and determine the appropriate next action.
- Followed up with insurance payers on denied claims, including timely filing and missing documentation denials, and initiated the required resolution process.
- Prepared and submitted claim appeals with the necessary supporting documentation when claims were denied and met the criteria for reconsideration.
- Coordinated with provider/physician offices to obtain missing medical records and other required documentation for claim resubmission or appeal.
- Resubmitted claims after receiving the required documentation and followed up with payers until the claim was processed or a resolution was provided.
- Identified claims that appeared to have been incorrectly denied and contacted insurance payers to request claim reprocessing or reconsideration.
- Processed insurance payments from remittances and EOBs, ensuring payments were posted accurately and discrepancies were identified for further review.
- Monitored claim aging and prioritised follow-up on outstanding accounts to support timely payment and reduce unresolved AR.
- Maintained accurate records of claim status, payer interactions, appeals, resubmissions, and follow-up activities in the CRM system.
- Handled patient and insurance information in accordance with HIPAA requirements and client-specific confidentiality and process guidelines.

Savings Insurance Coordinator

Serco, India | February 2016 – December 2018

- Coordinated customer enrollment and policy servicing for HDFC Life Insurance, supporting life insurance and savings-linked insurance products.
- Assisted customers with understanding policy features, benefits, terms, coverage, and applicable requirements to help them make informed decisions.
- Handled end-to-end policy enrollment documentation, reviewing applications for accuracy and completeness before submission.
- Managed customer queries and policy servicing requests, providing clear information and timely assistance throughout the process.
- Followed up on pending applications and documentation to support smooth and timely policy processing.
- Identified customer requirements and recommended suitable insurance or savings options based on their existing coverage and needs.
- Maintained accurate customer, enrollment, and follow-up records using internal CRM systems.
- Coordinated with relevant internal teams to resolve application and servicing issues and ensure timely completion of requests.
- Followed established insurer procedures, quality standards, and compliance requirements while handling customer and policy information.
- Maintained a professional and customer-focused approach while handling multiple customer interactions and service requests.



CONTACT

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EDUCATION

Master of Science in Psychology

Alagappa University, Karaikudi
June 2022 – May 2024

Diploma in Computer Applications (DCA)

March 2025 – August 2025

COMPUTER KNOWLEDGE

Advanced MS Excel

VLOOKUP, Pivot Tables

Tally ERP

Accounting & billing software

KEY SKILLS

- Revenue Cycle Management (RCM) — hospital/provider-side AR
- Claims Follow-up & Denial Management
- Payment Posting & AR Reconciliation
- Claim Aging & Payer Follow-up
- Collections Coordination & Payment Tracking
- Insurance Verification
- Insurance & Billing Documentation Handling
- Regulatory Compliance Awareness (HIPAA)
- Customer & Stakeholder Communication

LANGUAGES

English ██████

Tamil ██████

Malayalam ██████

Kannada ██████