

DR. AFZAL MEKKAMMANNIL

Insurance Coordinator / Insurance Approvals Officer

Healthcare and Medical Insurance Professional with over a decade of combined experience in insurance approvals, medical claims, pre-authorization, insurance coordination, clinical operations and patient care. Skilled in verifying insurance eligibility, obtaining prior approvals, processing and auditing claims, reviewing coverage, managing denials and appeals, and ensuring accurate medical coding and documentation. Strong knowledge of ICD-10-CM, CPT, CDT and HCPCS coding, insurance billing requirements, patient records and healthcare workflows. Backed by a BHMS qualification, Medical Coding training and MSc Psychology, with a proven ability to coordinate between patients, doctors, clinics and insurance providers. Well suited for Insurance Approvals, Insurance Coordinator, Patient Coordinator and Clinic Manager positions.



✉ afzalbhms@gmail.com

☎ +971 56 292 1701

📍 Dubai, UAE

🌐 [LinkedIn](#)

CORE COMPETENCIES

- Insurance Approvals and Pre-Authorization
- Insurance Eligibility Verification
- Medical Claims Processing
- Patient Coordination
- Patient Records Management
- Healthcare Documentation
- Insurance Policy and Coverage Review
- Patient Communication

WORK EXPERIENCE

Approvals Officer

Dr. Dina Pediatric Dentistry Clinic

2024 – Present

Dubai, UAE

Achievements/Tasks

- Obtain prior approvals and verify insurance eligibility for outpatient services.
- Submit claims and approvals in line with insurance regulations and organizational policies.
- Apply ICD-10-CM, CPT, CDT and HCPCS codes based on patient records.
- Conduct daily claims evaluation, auditing and corrections to minimize errors.
- Review patient charts to ensure accurate diagnosis, procedures and treatment documentation.
- Analyze claim rejections and coordinate corrective actions with relevant departments.

Insurance Coordinator

Seven Sigma Health Care Solutions

2023 – 2024

Achievements/Tasks

- Review insurance policies and determine patient coverage and eligibility.
- Review and adjudicate medical claims for accuracy and compliance.
- Monitor claims processing to support timely and accurate claim payments.
- Track denied claims, identify rejection reasons and coordinate corrective actions.
- Provide required information and documentation to support insurance appeals.
- Handle pre-authorization and discharge auditing and processing activities.

Doctor

Care Plus Homoeopathy

2011 – 2024

Kottakkal, India

Achievements/Tasks

- Assess patient conditions and provide appropriate healthcare consultation and treatment.
- Maintain accurate patient information, medical histories and treatment documentation.
- Communicate with patients to understand healthcare needs and provide suitable guidance.
- Apply clinical knowledge to support effective patient care and treatment planning.
- Develop professional rapport with patients and healthcare professionals.
- Provide ongoing patient support and guidance throughout the treatment process.

Resident Medical Officer

Vengara Homoeopathic Clinic

2010 – 2011

India

Achievements/Tasks

- Coordinate home visits with patients and families based on healthcare requirements.
- Provide patients with guidance on food, exercise and appropriate healthcare practices.
- Maintain detailed and accurate records of patient medical history.
- Assess patient requirements and provide appropriate healthcare support.
- Coordinate patient referrals to other practitioners when required.
- Maintain effective communication with patients and families throughout care.

EDUCATION

Medical Coding — Transorze Solutions | 2023

MSc Psychology — Bharathiyar University, Coimbatore | 2016

Hypnotic Counselling — Bharat Sevak Samaj | 2016

BHMS (Bachelor of Homoeopathic Medicine and Surgery) — Vinayaka Missions University, Salem | 2009

Higher Secondary Education — Government of Kerala Board of Higher Secondary, 2003

Secondary School — Board of Public Examination, 2001

PROFESSIONAL SKILLS

- ICD-10-CM, CPT, CDT and HCPCS coding
- E-Claims, pre-authorization, claims processing and denial management
- D4W, EDGE (SS Claim) and Similimum Ultra
- IHX Portal and HPS Portal
- Microsoft Word, Excel, PowerPoint and Outlook
- Microsoft Windows

LANGUAGES KNOWN

- English
- Malayalam
- Tamil

DRIVING LICENSE

Valid UAE Driving License

License No: 4918643