



JOB DESCRIPTION FORM

Job Title:
Medical Underwriter I

Location:
Philippines

Job Summary:

Reports directly to the Senior Actuarial Analyst and performs clinical and medical analytics under general supervision in support of underwriting, decision making regarding pricing and risk selection, eligibility and enrollment and provide clinical analysis critical for decision making towards achievement of business objectives using existing policies, procedures and guidelines.

Duties and Responsibilities:

1. Gathers and prepares preliminary clinical and medical analysis based on information from historical claims utilization data.
2. Develops/prepares reports and assists in the development of new/revised policies and guidelines based on utilization and clinical trends.
3. Assists in the administration of assigned programs. Develops, maintains, audits and reviews functional databases and identifies inconsistencies.
4. Prepares clinical and medical recommendations based on data summaries, trend analysis, financial analysis, and business analysis.
5. Provide support to rate development through timely and accurate clinical and medical analysis to ascertain future risks and support the underwriting and risk management decision.
6. Provide clinical and medical underwriting for the health and life product.
7. Provides clinical and medical underwriting analysis for pricing and risk assessment selections and eligibility including financial, business, and trend analysis of data critical for decision making in achievement of business objectives.

8. Prepares clinical and medical analysis based on employer group utilization and claims data and coordinates with the appropriate wellness, medical and case management and FHP specialty teams to address these identified risks.
9. Assist and provides clinical and medical analysis on Actuarial research and studies and product development initiatives.
10. Prepares and may do presentations. Participates in cross-functional teams to develop new/enhanced systems/processes/programs/policies to support business needs.
11. Performs other duties that may be assigned from time to time.

Job Specifications:

1. Graduate of Bachelors in Nursing or any related medical field – Nursing License is required.
2. Minimum of 1 year experience in performing routine clinical and medical analytical work in a healthcare insurance industry.
3. Effective team player. With very good interpersonal relationship skills and can work and relate well with co-employees, patients and customers.
4. Must have the behavioral sensitivity, maturity, diplomacy and tact in addressing complex situations.
5. Outstanding oral and written communication skills.
6. Strong ethics and a high level of personal and professional integrity.
7. Must have basic familiarity on federal and state laws and requirements relating to healthcare management.
8. Computer literate and very highly proficient in using MS office programs.