

Alainea Shelton

Medical Collector

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Authorized to work in the US for any employer

WORK EXPERIENCE

Collector

Ambry Genetics - Aliso Viejo, CA - November 2014 to March 2015

Communicating with insurance payers and patients. Research & analyzing accounts and review explanation of benefits to ensure all claims are paid correctly. Responsible for finding accounts that need to be adjusted or written off, responsible for mailing monthly statements to all accounts in my queue. Follow up with patients to process credit card payments for their out of pocket balance after the Insurance check has been received. Knowledge of and verify Insurance benefits which includes deductibles, Co-Insurance, out of pocket and prior authorization requirements. Knowledge of required documentation which can include, LMN's, Referral's and Clinical notes. Knowledge of Managed Care, Commercial Insurance, and Medicare and Medicaid plans.

Medical Collector

Loma Linda University Medical Center-Murrieta (Medix) - Murrieta, CA - July 2014 to November 2014

Make phone calls to patients or guarantors, and receive phone calls from patients, ancillary departments, and third party payers. Knowledge and experience to qualify patients through other County and State programs. Possesses in-depth knowledge of the billing, collection policies & procedures in Medicare, Medi-Cal, Commercial Contract-Managed Care and Self-pay. Understands and implements Charity discounts in accordance with the Hospital policy. Adheres to HIPAA rules in maintaining patient privacy & confidentiality. Uses multiple computer systems to gather and troubleshoot inquiries and requests.

Medical Collector

Conifer Healthcare - Anaheim, CA - February 2013 to August 2013

Collect on Self-pay Commercial, Managed Care, Medicare and Medi-cal accounts, review EOB's, verify patient's coverage, deductibles, co pay, insurance payments and remaining balances not covered under the patients policy. Qualify patients for charity programs. Update financials to determine the best solution to resolve the account. Verify patient's eligibility for County or State programs. Work on a department queue through an automated dialer system. Negotiate payment plans and settlements. Submit credit card payments, document all accounts, follow the departments call quality & monitoring procedures for accuracy to ensure HIPAA compliance and follow the FDCPA.

Special Servicing Strategic Collector

Vericrest Financial - San Diego, CA - September 2010 to February 2011

Work as a team member making outbound calls and working on an inbound queue the predictive dialer. Analyze borrowers in default and, if necessary, perform the initial review and recommendation for foreclosure. Counsel borrowers on loss mitigation opportunities. Use a proprietary decision model that performs a net present value (NPV) analysis to compare various workout alternatives such as Forbearance Plan, Modification, Reinstatements Paid-In-Full, Deed-In-Lieu and Short Sale. Also assists borrowers who are no longer able to meet their payments and are interested in selling their homes.

Medical Collector

Kaiser Permanente (Kforce) - Rancho Cucamonga, CA - January 2009 to October 2009

Manage case load and work queue, analyze benefits, perform follow-up and denial management activities related to the collections of outstanding self-pay and/or insurance balances. Perform necessary outreach to patients, guarantors, insurance companies, Medicare, attorneys and other internal/external customers in billing system. Resolves account issues including escalated credit balance accounts, correspondence and complaints, resubmitting claims, identifying information needed to correctly process claims and post refunds, make adjustments to the appropriate accounts, initiate refund request, bad debt write-offs and coordination of benefits. Processes and resolves rejections and denials received from third parties.

Back End Loan Counselor

Fremont Investment & Loan - Ontario, CA - September 2005 to June 2008

Managed both inbound and outbound collection calls through a predictive dialer. Counsel borrowers that are in default or foreclosure. Process payments or offer options such as repayment plans, loan modification, short sale and deed in lieu. Obtain and analyze financials, review and analyze customer credit bureaus, property evaluations, collect information related to past collections, collect all documents needed for modification approval, refer qualified borrowers to the loss mitigation department for further review.

Medical Biller/Collector

Metro Republic - Corona, CA - September 2004 to August 2005

Review file status on self-pay and commercial accounts to determine which accounts can be collected or adjusted. Communicate payment delays to both insurance companies (i.e. HMO's, PPO Workers Comp, Medical & Medicare) and patients. Correcting discrepancies on claims & appeals submitted and resubmitting for payment. Review EOB's Knowledge of ICD-9 and CPT coding.

Mortgage Specialist

Wells Fargo Home Mortgage (MPR) - Riverside, CA - December 2003 to January 2004

As a Loan Processor I educate the customer on the loan process, expected turn -times and communications they will receive. Communicate and coordinate with internal and external customers including but not limited to Title companies, Escrow companies, Realtors, City Officials, Employers, and various internal departments. Review and evaluate loan file documentation including credit reports, preliminary title reports, flood certifications, appraisals and income and asset documentation prior to submitting the file for conditional approval. Navigate and update all information in the Lending Operating System. Perform and document telephone calls made to borrower to update borrower on status, request outstanding items, address any questions. Maintain communication with manager and loan agent regarding the status of loans that are stagnant or not moving through the pipeline in a timely manner.

CSR/Collector

CA Medical Supply - Redondo Beach, CA - April 1999 to August 2003

Scanning and/or copying documents as needed, packaging, mailing insurance response, resubmissions and appeals. Insert additional data on file records and complete reports. Keep files current and assist with other assignments or special projects as required.

EDUCATION**Diploma in General Study**

Leuzinger High School - Lawndale, CA
1990 to 1994