Rhonda Craddock

Mesquite, Texas

(469) 236-8123

[lady1070@ymail.com](mailto:lady1070@ymail.com)

PROFESSIONAL SUMMARY

Enthusiastic Operations management professional with 20 years of progressive experience in Mortgage, Credit Card, Collections and Customer Service. Self-motivated leader with illustrated strengths in developing productive teams and implementing controls to reduce risk. Expertise in training, motivating and holding staff accountable to ensure customer satisfaction.

PROFESSIONAL EXPERIENCE

Molina Healthcare January 2018-Present

Inbound Call Center Supervisor, Member Services

* Managed 25 call center agents and 2 team leads who were responsible for Providing new and existing Medicaid members and Providers with the best possible service in relation to billing/ coordination of benefits inquiries, service requests, PCP changes, Authorizations, ID card replacements, Pharmacy inquiries, claims research, suggestions and complaints.
* Resolved member inquiries and complaints fairly and effectively. Provides product and service information to members, identifies opportunities to maintain and increase member relationships
* Recommends and implements programs to support member needs.
* Provides exemplary customer service to customers including members, co-workers, vendors, providers, government agencies, business partners, and public.
* Addresses more complex member inquiries, questions and concerns in all areas including enrollment, claims, benefit interpretation, and referrals/authorizations for medical care.
* Supervises hiring, ensuring effective training, ongoing monitoring and Quality Assurance, evaluations and any disciplinary actions of member services representatives.
* Effectively manages escalations within the department by ensuring appropriate accountability, sense of urgency, communication and follow through to closure.
* Ensures compliance with state and regulatory managed healthcare requirements (HIPPA, appeals and grievances

JP Morgan Chase

Operations Manager/Inbound Team Manager August 2013 – December 2017

* Responsible for ensuring 10-25 Mortgage Banking Specialists are addressing customers request for mortgage assistance i.e. modifications, deed in lieu, short sale, cash for keys and forbearance etc. while upholding company standards and complying with government regulations.
* Collaborated with Underwriting management and staff to improve customer decision turnaround times aiding in meeting government mandated SLA’s. Partnership resulted in greater number of completed packages, timely UW submissions and decisions. Agents closely monitored Agent Desktop to ensure information regarding mortgage assistance was communicated to customers timely
* Coached and developed team to achieve increased levels of production and customer satisfaction scores; was able to achieve this by creating strong controls such as reports to identify when new customer documents were received and missing steps report, to identify missing steps during the mortgage assistance process.
* Consistently, promoted and engaged morale building/sustaining activities to team. Developed engagement activities that resulted in my personal survey results being higher than overall company results.
* Created development plans for lower performing members and guided members to achieve standards. Aiding in consistent placement of the top 25% of managers company wide and annual high meets performance ratings.
* Built interdepartmental relationships to improve efficiency and enhance the customer service experience.
* Empowered and created a sense of ownership amongst the team, which made agents operate with confidence when assisting clients resulting in QA and customer satisfaction survey numbers that exceeded company expectations.
* Continually, educated team on procedures, processes, and policies and created checklists to assist team with day to day responsibilities. Aiding in lower error rate numbers.
* Lead supervisor meetings and huddles to prepare for upcoming changes and addressed concern; to ensure changes were seamless to customer.

JP Morgan Chase March 2010-August 2013

Real Estate Recovery Manager

* Oversaw the day-to-day operations of 8-15 Recovery Collectors, exceeding departmental goals by recovering billions of dollars annually on charged off debt via Short Sale and Settlement; worked with customers, Realtors, attorneys and investors.
* Develop OTJ training plan for new and experienced staff to increase learning and productivity delivering strong business results
* Critiqued process flows resulting in identifying process gaps and suggested improvements that resulted in increased production quality
* Established an efficient staffing plan that covered hours of operation and planned for contingencies
* Worked with audit and compliance to ensure FDCPA compliance
* Reviewed production, agent phone calls and quality reports daily to address areas of opportunity
* Accountable for hiring collectors and ensuring that they are trained and delivering strong business results
* Lead team meetings communicating updates, policy changes and procedural changes and ensuring changes are adhered by the staff
* Designed and implemented a daily work manual that greatly minimized exceptions, proactively identified bottlenecks, increased customer satisfaction scores

JP Morgan Chase May 2009 – March 2010

Home Equity Collections Manager

* Supervised 10-20-member Collections team to pre-qualify customers for various programs to resolve delinquency
* Diagnosed opportunities for quality improvement and implementation of solutions
* Responsible for addressing escalated customer issues regarding loss mitigation issues and negotiating, collecting and posting of funds and customer service issues
* Ensured staff compliance with information gathering, documentation analysis and file preparation standards
* Reviewed severely delinquent portfolios for Loss Mitigation opportunities
* Interacted with management in related departments to resolve customer issues and internal challenges
* Created Supervisor forum to facilitate communication within the department

Washington Mutual / Chase /Providian February 2006 – March 2009

Recovery Manager Card Services

* Supervised 10-20-member Recovery team to resolve charged off debt
* Coached and developed representatives towards personal and professional development; consisting of correctives/disciplinary actions and performance action plans.
* Budgeting incentive and annual increases via pay planner
* Monitoring symposium for service levels and agent availability; also changed agents skill sets in contact manager to maintain adequate queue coverage
* Conducted weekly team meetings and monthly one on one sessions
* Monitored agents calls in click to coach
* Handled escalated calls and answered question
* Interviewing prospective employees and participated

EDUCATION

El Centro College

*Business*

South Eastern Career Institute

*Paralegal Studies*

*W.W. Samuel High School*

TECHNICAL SKILLS

MSP/Black Knight, LPS, Agent Desktop, Microsoft Office, NICE, Total View, CMS /Avaya and Symposium, DAVOX, PACER, Early Resolution, I-VAULT, Lender Live and Customer Assist

PROFSSIONAL TRAINING

* Workshop How to Supervise People
* Franklin Covey 7 Habits of Highly Effective People
* Career Pathing
* Human Resources and the Law
* Advanced Managerial Skills
* Writing Effective Annual Reviews
* How to Administer an Effective Annual Review
* Situation Leadership 1& 2