**Manik Poul**

Designation: Business Process Lead

Contact No.: +91 7709520774

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**Career Objective:**

To implement the knowledge acquired in RCM, Underwriting support and Billing by creating a positive impact for the Customers and Stakeholders of the organization and to have a fulfilling experience at both, professional and personal levels.

To make a big flourishing career in Underwriting support and Billing for an overall growth and expansion of my skill sets which will help the organization to achieve the best solution in business.

**Professional Experience:**

Current Organization: Tata Consultancy Services

Designation: Team Lead

Duration: 20th June 2015 – Till date

Experience in: U.S BFSI Domain

**Current Role and Responsibilities:**

* Review and maintenance of production, quality performance review (on recurring basis) with client on regional locations performance.
* Allocating jobs and workloads to individual staff members based on their ability.
* Constantly looking for ways to improve processes and provide better ways of meet daily SLA without any misses.
* Transitioned additional work relating to reduction of SLA time from onshore team to India. This improvement resulted in quick TAT.
* Monitoring the performance of junior staff, conducting and participating in team meetings/ hurdles.
* Direct reporting to senior managers and conduct half yearly and annual appraisals for the team of 24 and closure of yearly ratings. Making sure all tasks are given to staff are done on time and to the required standards of the job.
* Maintenance of productive and non-productive hours of all the associates, which tracks various categories of Productive and non-productive hours and plays very significant role in quantifying the work.
* PL activities – Timesheet approval/closure, WON Allocation/Deallocation, Profile Activation/Deletion request, Issue of Key member access, Issue of Right access, NSA Rostering, OT rostering, Onboarding procedure and Mandatory training compliance of team members etc.
* Preparation of MBR and QBR deck to help higher management for client review.
* Continuous tab on process improvements.
* Customer Deliverables, TCS Deliverables, Adhoc activities, Daily/Weekly/Monthly reports.
* Few Reports- Utilization, Stack Ranking, COQ, Business Metrics, SIPOC, Control Charts, Volume inflow, FTE estimation, QA’s- Action Plan- RCA (Five Y / Causal), Resource/ Operational Dashboard validation, RAG status, Value delivery, Cross training index etc...
* Expert in excel, completed advance excel program, Having basic knowledge of VBA language.
* **RCM: - Previous Roles and Responsibilities:**
* Checking the Patient personal details and Eligible coverage date
* Checking the insurance type, whether it is Medicare advantage plan or Commercial
* Checking for Primary Care Providers
* Checking Copay, Co-insurance, Deductible, Out of Pocket
* For Primary Care Providers and Specialist visits
* Checking Benefit Plans, Products/Plan types
* Checking the COB information
* Checking for HMO, EPO and PPO plans
* Copying the Eligibility and Benefits information into the MS-Word for further reference
* Giving information of termed insurances and updating active insurance details
* After updating the insurance details, checking that insurance Eligibility, Benefits and Pre-Existing condition information
* Updating new/changed insurance information on patient demographics
* Crosschecking the patient appointments with Provider
* Enter the details of eligibility

**Domain Knowledge: -**

* Analyse, Process, and Resolve **RCM, Underwriting support and billing** request of US Customers.
* Responsible for Underwriting support operations such as performing policy renewals servicing, State reporting insurance proof of validation, State form validation, Coverage- liability & deductible validation, Mortgagee change updating
* Responsible for Billing operations such as Validate and update instalment of premium, validate payments(partially/fully), request for payment, send delinquent notice, Send rescind cancellation notice, Reversal of late fee charges, Refund for cancellation base of earn premium location etc
* Additionally having knowledge about the processes which comes under BFSI domain like Credit/Debit card fraud operations, Underwriting and Claims.

**Achievements/Rewards**:

* Hard work, Consistency and Dedication towards works which results have got Promoted as Senior associate (BPO- 2) & Team Lead (BPO-3) in fast-track basis.
* Recognised team of the year by Management by reviewing many parameters like: Production/Utilization, Quality, SLA Management & PI.
* 5 times Star of the Month, twice got Topaz Go Getter Award.
* Rewarded by Customer and Stake holder for Process improvements and Continuous deliverables.
* Credited for key element in quality of team work and managing activities to excel rate the team work.
* Credited for worked on various reports (MIS reports).

**Educational Qualification:**

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| --- | --- | --- | --- |
| **Qualification** | **School/College** | **Board/University** | **Percentage** |
| SSC | Sumantai G.Parbhani | Aurangabad | 60% |
| HSC | D.S.M College, Parbhani. | Aurangabad | 77.33% |
| B.COM | D.S.M College, Parbhani. | S.R.T.M.U. Nanded. | 81.63% |
| MBA | AIMS College, Pune. | Savitribai Phule University, Pune. | 64.37% |

**Other Certificates:**

* MS-CIT (92%).
* TALLY (‘B’ Grade).
* COC Banking (76.50%).
* NSS Camp Certificates.
* SAP FICO Certified Course.
* Digital Banking Certification.
* Obtained Certifications under Banking, Finance and Insurance area.
* Obtained Business Analysis Certification.

**Personal Details:**

Father’s Name: Mr. Eknath Dnyanoba Poul

Mother’s Name: Mrs. Muktha Eknath Poul

Date of Birth: 5th June 1994

Marital Status: Married

Gender: Male

Languages Known: English, Hindi, and Marathi.

Hobbies: Cricket, Swimming, Social work, Cooking and Continuous learning.

Address: PNO 794 SKD Nagar, Near Shivalaym Temple, Hyderabad – 500070

**Declaration:**

I hereby declare that the information furnished above is true and correct to the best of my knowledge.

**Hyderabad**

**Date: (Manik Poul)**