



# New Mexico State Personnel Office

2600 Cerrillos Road  
Santa Fe, New Mexico 87505-0127

## Classification Description

### INSURANCE CLAIMS AND POLICY PROCESSING CLERKS

<u>Class Title</u>	<u>Class Code</u>	<u>Pay Band</u>	<u>Alt Pay Band*</u>
Insurance Claim & Policy Process Clerk-B	R9041B	40	
Insurance Claim & Policy Process Clerk-O	R9041O	45	
Insurance Claim & Policy Process Clerk-A	R9041A	50	

*\*In accordance with SPB Rule 1.7.4.10 NMAC, the assignment to alternative pay bands shall be reviewed annually to determine their appropriateness.*

#### Occupation Description

Process new insurance policies, modifications to existing policies, and claims forms. Obtain information from policyholders to verify the accuracy and completeness of information on claims forms, applications and related documents, and company records. Update existing policies and company records to reflect changes requested by policyholders and insurance company representatives.

#### Nature of Work

Insurance claims and policy processing clerks process new policies, modify existing policies, and claims forms. They review applications for completeness, compile data on policy changes, and verify the accuracy of insurance company records.

Insurance claims and policy processing manage claim files, contact claims customers, and perform general office administration tasks. Clerks obtain case information, review for accuracy and completeness, conduct routine investigations and make routine eligibility and compensation determinations. Work involves processing or overseeing the processing of insurance claims, reviewing completed work and reports, and preparing and maintaining records and reports. They process certain claims exceptions, maintain electronic files and databases, make authorized adjustments and corrections to claims, and respond to inquiries about the status of claims and the procedures for initiating claims. Insurance claims and policy processing clerks provide advice and information about the law and regulations, and apply approved interpretations of the law; extensive public contact in advising on the rights and obligations; they act as an intermediary to promote voluntary payment of claims.

#### Distinguishing Characteristics of Levels

*Note: Examples of Work are intended to be cumulative for each progressively higher level of work. The omission of specific statements does not preclude management from assigning other duties which are reasonably within the scope of the duties.*

#### Basic

- Employees in this Role process policies, resolve complaints or billing problems, and perform standardized duties to investigate claims.

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### **Recommended Education and Experience for Full Performance**

High School Diploma or GED and one and a half (1.5) years experience in office administration.

### **Minimum Qualifications**

High School Diploma or GED and three (3) months experience in office administration.

### **Operational**

- Employees in this Role act as intermediaries with the public to interpret and explain policies and regulations, handle complaints, resolve billing disputes, collect delinquent accounts, investigate claims, negotiate settlements, and authorize payments to claimants.
- Employees review applications to ensure all questions are answered and update existing policies with correct information as needed.

### **Recommended Education and Experience for Full Performance**

High School Diploma or GED and two (2) years work experience in processing insurance claims, billing and/or collections.

### **Minimum Qualifications**

High School Diploma or GED and six (6) months work experience in office administration.

### **Advanced**

- Employees in this Role handle more complex cases involving extensive property losses or bodily injury.
- Employees have expertise in multiple types of insurances or a depth of knowledge and experience in one aspect of insurance such as property/casualty, health and life, product liability, or workers' compensation.

### **Recommended Education and Experience for Full Performance**

Associates degree and two (2) years experience in processing insurance claims, billing and/or collections.

### **Minimum Qualifications**

High School Diploma or GED and one (1) year work experience in processing insurance claims, billing and/or collections.

### **Knowledge and Skills**

*Note: This information has been produced by compiling information and documentation provided by O\*NET. O\*NETTM is a trademark of the U.S. Department of Labor, Employment and Training Administration.*

### **Knowledge**

**Customer and Personal Service** — Knowledge of principles and processes for providing customer and personal services. This includes customer needs assessment, meeting quality standards for services, and evaluation of customer satisfaction.

**Clerical** — Knowledge of administrative and clerical procedures and systems such as word processing, managing files and records, stenography and transcription, designing forms, and other office procedures and terminology.

**English Language** — Knowledge of the structure and content of the English language including the meaning and spelling of words, rules of composition, and grammar.

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**Mathematics** — Knowledge of arithmetic, algebra, geometry, calculus, statistics, and their applications.

**Computers and Electronics** — Knowledge of circuit boards, processors, chips, electronic equipment, and computer hardware and software, including applications and programming.

**Administration and Management** — Knowledge of business and management principles involved in strategic planning, resource allocation, human resources modeling, leadership technique, production methods, and coordination of people and resources.

### Skills

**Active Listening** — Giving full attention to what other people are saying, taking time to understand the points being made, asking questions as appropriate, and not interrupting at inappropriate times.

**Reading Comprehension** — Understanding written sentences and paragraphs in work related documents.

**Speaking** — Talking to others to convey information effectively.

**Social Perceptiveness** — Being aware of others' reactions and understanding why they react as they do.

**Critical Thinking** — Using logic and reasoning to identify the strengths and weaknesses of alternative solutions, conclusions or approaches to problems.

**Writing** — Communicating effectively in writing as appropriate for the needs of the audience.

**Service Orientation** — Actively looking for ways to help people.

**Time Management** — Managing one's own time and the time of others.

**Judgment and Decision Making** — Considering the relative costs and benefits of potential actions to choose the most appropriate one.

### Statutory Requirements: N/A

**Conditions of Employment:** Working Conditions for individual positions in this classification will vary based on each *agency's utilization, essential functions, and the recruitment needs* at the time a vacancy is posted. All requirements are subject to possible modification to reasonably accommodate individuals with disabilities.

**Default FLSA Status:** Non-Exempt. FLSA status may be determined to be different at the agency level based on the agency's utilization of the position.

**Bargaining Unit:** This position may be covered by a collective bargaining agreement and all terms/conditions of that agreement apply and must be adhered to.

**Established:** 07/07/2001

**Revised:** 09/20/2011

*\*Adapted from the United States Bureau of Labor Statistics and are intended to illustrate the typical education and experience required for this occupation.*

*Note: Classification description subject to change. Please refer to the SPO website [www.spo.state.nm.us](http://www.spo.state.nm.us) to ensure this represents the most current copy of the description.*