

CLAIMS INVESTIGATOR II

GRADE: 13

GENERAL DESCRIPTION

Performs (journey-level) claims investigator work; under general direction, works independently to investigate and process claims against the county and makes recommendation to eliminate and deter future claims.

EXAMPLES OF WORK PERFORMED

Investigate claims of property damage and personal injury involving the county of Hidalgo

Investigate reports of premise defects, damages or other potential hazards

Negotiate settlement with claimants and/or attorneys

Recommend settlement amounts pending approval of litigation

Identify and advise appropriate department of problems or situations which present potential liability to county

Respond to inquiries on the proper procedures to file a claim

Will visit claimants in their homes or place of work with occasional office visits or meetings with solicitors and other professionals

Travel within a working day (to meet clients) is frequent, but absence from home at night and overseas travel are both uncommon

Process claims and maintains status files

Performs related work as assigned

GENERAL QUALIFICATION GUIDELINES

Experience and Education

Two to three (3-2) years experience with investigations related to claims of property damage, personal injury, liability, etc. Graduation from an accredited college or university in Business or related field. Two (2) years of experience maybe substituted for one (1) year of education.

Knowledge, Skills, and Abilities

Knowledge of investigative techniques

Knowledge of insurance industry practices and procedures

Organizational and time management skills

An outgoing and confident disposition when dealing with people, often in difficult circumstances

Good numeracy and literacy skills

Skill in negotiating settlements with claimants

Skill in preparing and maintaining case files

Ability to use tact and diplomacy in all communications

PHYSICAL DEMANDS:

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job.

While performing the duties of this job, the employee is regularly required to talk or hear. The employee frequently is required to stand. The employee is occasionally required to walk; sit; use hands to find, handle, or feel objects, tools or controls; reach with hands and arms; climb or balance; stoop and kneel.

The employee must occasionally lift and/or move over 25 pounds. Specific vision abilities required by this job include close vision, depth perception, and the ability to adjust focus.

WORK ENVIRONMENT:

The work environment characteristics described here are representative of those an employee encounter while performing the essential functions of this job.

The noise level in the work environment is usually moderate.

SAFETY REQUIREMENTS:

Maintain physical conditions appropriate to the performance of assigned duties and responsibilities which may include the following:

- sitting for extended periods of time
- operating assigned equipment

Maintain mental capacity which permits:

- making sound decisions and using good judgment
- demonstrating intellectual capabilities

Effectively handle a work environment and conditions which involve:

- working closely with others
- working in a multi-task environment

Maintain effective audio-visual discrimination and perception needed for:

- making observations
- reading and writing
- operating assigned equipment
- communication with others
- required to follow the Hidalgo County Accident Prevention Plan and department's safety regulations

EMPLOYEE BENEFITS SPECIALIST I

Delete

GRADE: 10

GENERAL DESCRIPTION

Under the direction of the Administrator, Employee Benefits Division, this position assists in the planning, coordination, and administration of a comprehensive self-insured health benefits program for County employees, their dependents, and retirees. In addition, the specialist assists in the administration of related voluntary insurance products. The specialist also provides assistance to the employees of Hidalgo County and affiliated insurance pool agencies with information pertaining to medical benefits, supplemental insurance and COBRA election. The specialist also assists in the coordination of the benefit renewal process, in working with insurance agents, third party administrators and vendors, and facilitates the open enrollment process. The specialist reconciles premium deductions and policies as required.

EXAMPLES OF WORK PERFORMED

Coordinate and administer components and activities of the Hidalgo County Health Benefits Program by implementing approved policies and procedures to achieve goals and objectives and ensure compliance with county and legal requirements

Coordinate with insurance agents, consultants, and third party administrators to provide optimum service within the limits imposed by program structure

Serve as primary resource for information regarding benefit plans, policies, and procedures; interpret benefit plan documents and program guidelines, regulations and policies; and provide information where judgment, knowledge, and interpretations are called for

Monitor program activities by compiling data preparing reports, reviewing and reconciling monthly claims summaries, cost reports, billing summaries and insurance benefit usage reports

Provide training and education to County employees, insuring their familiarity with terms and conditions of benefit programs through the development and presentation of employee orientations, benefit fairs, newsletters, meetings, seminars, and informational packets

GENERAL QUALIFICATION GUIDELINES

Experience and Education

A bachelor's degree from an accredited college or university in Business Administration, Marketing, Economics, or related field, plus two years experience in employee benefits programs with responsibility for analyzing plans, recommending contract terms, and implementation of policies and procedures, or

An Associate's degree or 60 college hours and four years of experience in health insurance, workers' compensation insurance, and/or self-insured employee benefits programs related to governmental agencies. Additional experience may be substituted for the required education.

Certificates, Licenses, and Registrations

Employee must have a current valid Texas Motor Vehicle Operator's License and must have liability insurance

Must be able to be insured by the County's Insurance carrier

Knowledge, Skills, and Abilities

Knowledge of department policies and procedures

Knowledge of employee benefits programs and insurances offered by Hidalgo County

Knowledge of federal, state, and local regulations, rules, and laws applicable to County benefit programs

Knowledge of health insurance industry rating practices and coverage plans, including indemnity plans, health maintenance organizations, preferred provider organizations and self-funded plans

Ability to plan, coordinate and administer the County health benefits program and coordinate activities as needed

Ability to evaluate insurance programs and their components to determine the impact on the County benefit package

Ability to interpret health benefit program rules, regulations, policies, and procedures

Skill in selecting, supervising and evaluating the work of assigned staff

Solid knowledge of insurance laws

Ability to write routine reports and correspondence

Ability to speak effectively and make presentations to small and large groups'

Maintain and update insurance caseload and databases

Respond in a timely manner to questions, concerns, or requests from employees regarding insurance enrollments or deletions; Work independently in the absence of supervision

Employee may be assigned other duties in addition to those listed; duties may change according to the changing needs of the County

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