Introduction to Health Insurance

What Careers Are Available in the Health Insurance Industry?

The health insurance industry is undergoing tremendous change and growth. Recent federal legislation, baby boomers entering retirement age, and the fact that people are simply living longer, has increased the demand for well-trained health insurance professionals who understand state and federal regulations, health insurance plan options, medical procedures and services, and coding techniques. The health insurance industry offers career opportunities for the following functions:

<table>
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<tr>
<th>Role</th>
<th>Description</th>
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<tr>
<td>Health Insurance Specialist</td>
<td>A health insurance specialist, also known as a reimbursement specialist, is responsible for reviewing health insurance claims and determining the necessity of the services prior to reimbursement.</td>
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<td>Claims Examiner</td>
<td>A claims examiner is responsible for reviewing claims to determine if the charges are reasonable for the service rendered by the healthcare providers.</td>
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<td>Medical Assistant</td>
<td>A medical assistant performs administrative and clinical tasks necessary for a medical office to run efficiently and effectively.</td>
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<tr>
<td>Coding Specialist</td>
<td>A coding specialist is responsible for assigning codes diagnoses, procedures, and services.</td>
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Additional Opportunities in the Health Insurance Industry Include:

- Claims Benefit Advisor
- Medical Billing and Insurance Verification Specialist
- Medical Office Staff Trainer
- Insurance Consultant
- Consumer Claims Advocate
- Writers, Teachers, and Editors (to support insurance education)

In this course, we will focus on the health insurance specialist career.

How Do I Become a Health Insurance Specialist?

Formal education is an important part of development for a health insurance specialist. The best opportunities will be available to those who have specifically been trained in:

- Medical Billing
- Medical Coding
- Data Entry
- Medical Transcription
- Medical Terminology
- Insurance Processing
- Medical Office Management

To perform health insurance tasks successfully, a health insurance specialist needs to develop several core competencies. Competencies are skills, abilities, and behaviors necessary for an employee to be successful in his or her job role.

What Are the Core Competences for a Health Insurance Specialist?

A health insurance specialist needs to be:

- Ethical
- Detail-oriented
- A critical thinker
- A good communicator (written & verbal)
- An independent worker
- Professional