

UW HEALTH JOB DESCRIPTION

FINANCIAL COUNSELOR

Job Code: 440043	FLSA Status: Non-Exempt	Mgt. Approval: S. Droste	Date: January 2020
Department: Financial Counseling/1011565 & Generations Fertility Care, Inc/533706000		HR Approval: J. Theisen	Date: January 2020

JOB SUMMARY

The Financial Counselor is responsible for providing patients with a positive financial experience by helping patients navigate and understand insurance benefits and potential financial liability. Financial Counselors are the patient's point of contact for financial assistance questions. The Financial Counselor collects payments, sets up payment arrangements as appropriate, creates estimates, advises patients in person and over the phone on their insurance benefits and coverage, and in some cases, assesses patient referrals for appropriateness. The incumbent assists patients with eligibility for government programs, UWH's financial assistance program, and other options for managing high medical liabilities.

Independent judgment and decision making is required to address the full range of tasks and responsibilities. The position requires the ability to plan, schedule and organize numerous tasks that directly impact hospital and physician reimbursement.

This position represents UW Health and the Revenue Cycle team by adhering and upholding the UW Health Mission, Vision, and Values, and UW Health Service Performance Standards in providing the highest quality service. They will support their co-workers, engage in positive interactions, and provide helpful assistance in anticipating and responding to the needs of our customers.

MAJOR RESPONSIBILITIES

Core Responsibilities:

- Serve as the point of contact for all financial assistance related questions. Communicate with patients to identify and understand financial, social, and medical histories and other relevant patient information
- Gather all relevant information required to process financial assistance requests; including but not limited to working with providers on treatment plans, best practices, and related necessary medical opinions. Document all communication and follow up in the EMR
- Assess the current financial situation of patients through the verification of patient insurance benefits; serving as the technical expert in confirming patients benefit coverage and hospital reimbursement:
 - a. Determine the patient's financial ability to pay and explain insurance coverage and benefits to the patient.
 - b. Initiate the financial screening process as appropriate to evaluate eligibility for assistance programs. Assist the patient in completing financial statements and gathering supporting financial documentation.
 - c. Complete the referral pattern for patients with financial risk
- Determine eligibility for care at UW Health by assessing patient eligibility for Medical Assistance, Emergency Medical Assistance, Community Programs, and Government Programs:
 - a. Assess and offer payment alternatives which may include prepayment for elective care, applying for UW Health's financial assistance program, alternative treatments, or receiving care closer to home.
 - b. Consult with UW Health Business Office, Clinicians, Leadership, and Referring Physicians to make determination regarding appropriateness of the request.
 - c. Identify eligible financial programming options and assist in completing all necessary documentation for specific federal, state, or UW Health financial assistance programs.
 - d. Assist in obtaining exceptions to the out of network determinations from insurance companies, escalate if necessary
 - e. With provider involvement, determine urgency of scheduled care for patients with large financial liabilities resulting in either a decision to proceed or a decision to obtain sponsorship.
- Explain UW Health's payment policy to patients if a program is not available. Calculate and explain any patient liability before or at the time of service.
- Counsel patients on out of pocket liabilities. Collect deductibles, pre-payments, and outstanding balances following established collection procedures; or alternatively, create a payment plan with the patient and document the agreement appropriately.
 - a. If unable to establish acceptable payment arrangements for elective procedures, inform provider and patient that services will be rescheduled or cancelled.
- Communicate financial coverage status and applicable financial decisions with all appropriate parties: patient, family, referring clinicians, and UW Health clinicians.

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Customer Service Standards:

- Support co-workers and engage in positive interactions.
- Communicate professionally and timely with internal and external customers
- Demonstrate friendliness by smiling and making eye contact when greeting all customers.
- Provide helpful assistance in anticipating and responding to the needs of our customers.
- Collaborate with customers in planning and decision making to result in optimal solutions.
- Ability to stay calm under pressure and deal effectively with difficult situations.

ALL DUTIES AND REQUIREMENTS MUST BE PERFORMED CONSISTENT WITH THE UW HEALTH PERFORMANCE STANDARDS.

JOB REQUIREMENTS

Education	Minimum	High school diploma or equivalent
	Preferred	Associate degree in Business, Finance, Healthcare Administration or related field.
Work Experience	Minimum	One (1) year experience in Health Care Revenue Cycle, insurance, or financial institution
	Preferred	Two (2) years' experience in Healthcare Revenue Cycle
Licenses & Certifications	Minimum	
	Preferred	
Required Skills, Knowledge, and Abilities		<ul style="list-style-type: none"> • Ability to work in a busy, loud, and demanding environment. • Must independently recognize and evaluate situations for the level of urgency. • Experience in providing a high level of customer service. • Strong emotional intelligence and empathy. • Excellent written and oral communication skills. • Maintains effective and cooperative working relationships with co-workers, leaders, clinical staff and the general public. • Must be detail oriented and accurate. • Ability to multi-task and prioritize tasks. • Displays an aptitude and willingness to learn new responsibilities. • Willingly accepts feedback. • Flexible and innovative. • Ability to problem-solve and work independently. • Displays a professional appearance. • Dependable and reliable in achieving goals. • Experience operating office machines such as personal computers, fax machines, photocopier, and document scanners. • Familiarity with medical terminology and abbreviations. • Proven ability to maintain confidentiality of sensitive information.

AGE SPECIFIC COMPETENCY (Clinical jobs only)

Identify age-specific competencies for direct and indirect patient care providers who regularly assess, manage and treat patients.

Instructions: Indicate the age groups of patients served either by direct or indirect patient care by checking the appropriate boxes below. Next,

<input type="checkbox"/>	Infants (Birth – 11 months)	<input type="checkbox"/>	Adolescent (13 – 19 years)
<input type="checkbox"/>	Toddlers (1 – 3 years)	<input type="checkbox"/>	Young Adult (20 – 40 years)
<input type="checkbox"/>	Preschool (4 – 5 years)	<input type="checkbox"/>	Middle Adult (41 – 65 years)
<input type="checkbox"/>	School Age (6 – 12 years)	<input type="checkbox"/>	Older Adult (Over 65 years)

JOB FUNCTIONS

Review the employee's job description and identify each essential function that is performed differently based on the age group of the patient.

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PHYSICAL REQUIREMENTS				
Indicate the appropriate physical requirements of this job in the course of a shift. <i>Note: reasonable accommodations may be made available for individuals with disabilities to perform the essential functions of this position.</i>				
Physical Demand Level		Occasional Up to 33% of the time	Frequent 34%-66% of the time	Constant 67%-100% of the time
	Sedentary: Ability to lift up to 10 pounds maximum and occasionally lifting and/or carrying such articles as dockets, ledgers and small tools. Although a sedentary job is defined as one, which involves sitting, a certain amount of walking and standing is often necessary in carrying out job duties. Jobs are sedentary if walking and standing are required only occasionally and other sedentary criteria are met.	Up to 10#	Negligible	Negligible
X	Light: Ability to lift up to 20 pounds maximum with frequent lifting and/or carrying of objects weighing up to 10 pounds. Even though the weight lifted may only be a negligible amount, a job is in this category when it requires walking or standing to a significant degree.	Up to 20#	Up to 10# or requires significant walking or standing, or requires pushing/pulling of arm/leg controls	Negligible or constant push/pull of items of negligible weight
	Medium: Ability to lift up to 50 pounds maximum with frequent lifting/and or carrying objects weighing up to 25 pounds.	20-50#	10-25#	Negligible-10#
	Heavy: Ability to lift up to 100 pounds maximum with frequent lifting and/or carrying objects weighing up to 50 pounds.	50-100#	25-50#	10-20#
	Very Heavy: Ability to lift over 100 pounds with frequent lifting and/or carrying objects weighing over 50 pounds.	Over 100#	Over 50#	Over 20#
Other - list any other physical requirements or bona fide occupational qualifications not indicated above:				

Note: The purpose of this document is to describe the general nature and level of work performed by personnel so classified; it is not intended to serve as an inclusive list of all responsibilities associated with this position.