

Claims Analyst

Professional Benefit Administrators leads with one guiding principle; provide exceptional benefit administration for self-funded health plans. Brokers who choose to partner with PBA will benefit from an ally who values cost containment, flexibility, responsiveness, member advocacy, transparency, and results. PBA collectively aligns through the organization's core values of:

- Work together and respect each other,
- Be dedicated to the customer,
- Be accountable and do what you say,
- Take initiative and be willing to learn and strive for continuous improvement,
- Generate positive energy.

Summary of Position:

The Claims Analyst is responsible for the accurate and timely administration of claims for self-funded employee benefit plans. This position serves as a key liaison between plan participants, employers, providers, insurance carriers, and internal departments to ensure claims are processed in accordance with plan documents, regulatory requirements, and company standards. The ideal candidate possesses strong analytical skills, attention to detail, and experience working within a Third-Party Administrator (TPA) environment.

Responsible for:

- Review, analyze, and adjudicate medical, dental, vision, and ancillary benefit claims in accordance with plan provisions and company policies.
- Ensure claims are processed accurately, efficiently, and within established service level standards.
- Research and resolve complex claim issues, discrepancies, and payment exceptions.
- Interpret plan documents, Summary Plan Descriptions (SPDs), eligibility records, and benefit provisions.
- Respond to inquiries from participants, providers, brokers, and employer groups regarding claim status, benefits, and payment determinations.
- Coordinate with stop-loss carriers and vendor partners as needed.
- Identify claim trends, errors, and process improvement opportunities.
- Maintain compliance with ERISA, HIPAA, COBRA, ACA, and other applicable regulations.
- Document claim activities and maintain accurate records within the claims administration system.
- Assist with audits, reporting, and quality assurance reviews.
- Collaborate with customer service, eligibility, enrollment, and account management teams to resolve issues and ensure a positive client experience.

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- Support implementation of new groups, benefit changes, and system updates as required.
- Perform other duties as assigned.

Minimum Job Requirements:

- High school diploma or equivalent; Associate's or Bachelor's degree preferred.
- Minimum 2-5 years of claims administration experience, preferably within a TPA, health plan, or insurance environment.
- Strong understanding of medical claims processing, benefit plan interpretation, and healthcare terminology.
- Knowledge of self-funded health plans and employee benefits administration.
- Proficiency in Microsoft Office Suite, particularly Excel.
- Excellent analytical, organizational, and problem-solving skills.
- Strong verbal and written communication abilities.
- Ability to manage multiple priorities while maintaining a high level of accuracy.

Preferred

- Experience working with self-funded employer health plans.
- Knowledge of stop-loss insurance administration.
- Familiarity with claims editing software and reporting tools.
- Experience with or working knowledge of the Javelina claims administration platform strongly preferred.

Benefits and Compensation:

- PBA offers a wide range of benefits including medical, dental, vision, life insurance, AD&D, critical illness, accidental illness, FSA, disability and 401k.
- The range for this role is \$25-\$30 per hour based on prior experience

Professional Benefit Administrators is an equal opportunity employer. In accordance with anti-discrimination law, it is the purpose of this policy to effectuate these principles and mandates. Professional Benefit Administrators affords equal employment opportunities to all employees and applicants and specifically prohibits any and all discrimination and harassment based on race, race-related traits, color, religion, national origin, ethnicity, ancestry, military status, sex, pregnancy, sexual orientation, gender identity, disability (mental or physical), age, marital status, citizenship status, unfavorable military discharge, genetic information, order of protection status, and any other protected status under federal, state, and local law. Professional Benefit Administrators conforms to the spirit as well as to the letter of all applicable laws and regulations.