

Dr. Gazala Iram

Medical Claims Officer / Analyst

Professional Overview

Senior Claims Representative with more than 5 years of experience in healthcare claims in the UAE and the US, specialising in complex medical claims adjudication, policy interpretation, coding verification, clinical validation (ICD-10, CPT) and regulatory compliance (DHA, HAAD, HIPAA). Strong background in healthcare operations and clinical environments, supporting accurate claim decisions, fraud prevention & FWAE Claims.

Work Experience

1. Senior claims representative

Healthbridge (Nas Neuron health services) Delhi, India
Apr2024 – Sep2025

Prior Authorization claims reviewed, assessed, and adjudicated in accordance with policy terms, benefits schedules, and UAE health insurance regulations. DHA and HAAD compliant claims handling. I accomplished 350+ medical claims per day with 100% accuracy for NAS NEURON UAE. My role here encompasses-

- Processed inpatient, outpatient, pharmacy, maternity and reimbursement claims with a strong focus on accuracy, compliance, and turnaround time.
- Interpreted insurance policies, coverage limits, exclusions, deductibles, and co-insurance to determine claim eligibility and settlement outcomes.
- Verified medical documentation, ICD/CPT coding, invoices, and treatment justifications to ensure claim validity and cost control.
- Investigated high-value, exceptional, and disputed claims, coordinating with healthcare providers, insurers, and internal teams to resolve discrepancies.
- Provider Communication, Audit Support, Appeals Handling

2. Surgery coordinator

Padra Medical Centre, Dubai UAE | Feb 2024 – April 2024

Coordinated surgical schedules for 100 patients, ensuring optimal use of operating room resources and patient satisfaction.

- Managed pre-operative assessments, including medical clearances and patient education, resulting in improved patient preparedness and reduced surgery delays.
- Facilitated seamless communication between surgical teams, anesthesiologists, and nursing staff, contributing to a 20% decrease in surgical procedure turnaround times.
- Ensured compliance with hospital policies, regulatory requirements, and infection control protocols, maintaining a safe environment for surgical procedures.



CONTACT

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SKILLS:

- NUCLEUS
- Denial Management
- HIPAA Compliance
- Utilization Review
- Ntouch
- OODO
- ENCODER PRO
- CITRIX
- AAPC CODING
- MS EXCEL
- MS WORD
- CLIENT APPLICATION
- OPRS

EDUCATION

Bachelor's Degree:

Bachelor's of homoeopathic medicine and surgery (BHMS)

Delhi University | Delhi - India
(May – 2019)

CERTIFICATION

Certified Professional Coder - AAPC,
CPC, Dec 2024

Member ID- 02306378

3. Claims officer

United health group (US healthcare), Noida – India | Mar 2021 - Dec 2023

I have worked on client applications OPRS and Citrix. Mainly in multiple specialities, viz., E&M, medicine, surgery, anaesthesia, radiology etc. The client is from California, US and I accomplished 50+ medical claims per day with 100% accuracy. My role here encompasses-

- Preventing the payment of potentially fraudulent and/or abusive claims utilising medical expertise, knowledge of CPT/diagnosis codes, and CMC guidelines along with referring to client-specific guidelines and member policies.
- Adherence to state and federal compliance policies and contract compliance. Assist the prospective team with special projects and reporting.

4. Internship

Nehru Homeopathic Medical College and Hospital, Delhi, India | June 2018 - May 2019

Treating physicians in Hospital OPDs. Assisting MOs and Residents in Hospital IPDs.

- Posting in Govt. Casualty to acquire basic knowledge and experience in Accidents and Medical Emergencies.
- Posting in the Gynecology and Obstetrics Department for training in basic operative procedures like Cu T Insertion, and MTP in ANC Clinics.
- Postings in Community Medicine Department to study and research disease Demography and Rural, Public Health.

References:

On request