

Babitha K Varghese

Insurance Reconciliation Specialist

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Summary

Dynamic Senior Insurance Reconciliation Specialist with over 9 years of experience in claims management within the insurance sector. Proven expertise in streamlining adjudication processes, achieving a 30% reduction in turnaround times, and increasing claim approval rates by 20%. Adept at maintaining a stellar 95% client satisfaction rate through effective communication and robust stakeholder engagement. Committed to leveraging analytical skills and advanced software tools to enhance operational efficiency and contribute significantly to organisational objectives.

Work Experience

GROUP CLAIM ADJUDICATOR, METLIFE INSURANCE COMPANY, Dubai, UAE

05/2016 – 06/2025

- Demonstrated comprehensive expertise in managing end-to-end claims processes for Life, Medical, Travel, and Personal Accident portfolios as a Senior Claims Adjudicator.
- Conducted meticulous claims assessment, adjudication, resubmission, and settlement in alignment with company policies and service standards.
- Efficiently navigated provider, broker, and customer complaints and inquiries, ensuring prompt resolutions and cultivating robust stakeholder relationships.
- Actively engaged in annual policy and SOP reviews to enhance workflow efficiency and adherence to internal and regulatory requirements.
- Analysed trends to identify process gaps and recommended improvements that bolstered operational excellence and customer satisfaction.
- Achieved a 95% client satisfaction rate through effective communication.
- Streamlined adjudication processes, accomplishing a 30% reduction in turnaround time.
- Collaborated with cross-functional teams to validate and enhance claim accuracy.
- Formulated and executed data-driven strategies, resulting in a 20% increase in claim approval rates.
- Trained and mentored junior adjudicators, thereby enhancing overall team performance.
- Leveraged advanced software tools to track and analyse claim trends effectively.
- Resolved complex claims with efficiency, significantly reducing disputes and escalations.
- Compiled comprehensive reports that provided actionable insights for strategic decision-making.
- Consistently surpassed performance targets, propelling organisational success.

CLINIC MANAGER, DR. ASHOK MENON MEDICAL CENTER, Sharjah

12/2011 – 04/2016

- Oversaw daily clinic operations, optimising patient flow and ensuring efficient service delivery.

- Coordinated interdisciplinary efforts to maintain exemplary patient care and satisfaction levels.
- Addressed patient complaints and feedback in a timely manner, fostering a positive patient experience.
- Instituted quality control measures, guaranteeing compliance with healthcare standards and regulations.
- Recruited, trained, and supervised clinic staff, effectively managing doctors' and employees' schedules.
- Conducted thorough staff performance evaluations, addressing concerns and promoting a constructive work environment.
- Established and monitored safety protocols to sustain a secure clinic environment for patients and staff.
- Developed, reviewed, and maintained clinic policies aimed at enhancing operational efficiency and patient satisfaction.
- Collaborated with healthcare providers and insurers to facilitate and expedite claim processing.
- Managed clinic budgets, billing, and expenditures, ensuring accurate medical billing and timely insurance submissions.
- Oversaw procurement, stock control, and maintenance of medical supplies and equipment.

Education

Bachelor of Science, Nursing, RAJIV GANDHI UNIVERSITY, Bangalore
2002 – 2007

Skills

Microsoft Office

Power BI

Multitasking Skills

Attention to Detail

Leadership Skills

Customer Service

Ability to Work Under Pressure

Communication Skills

Highly responsible and reliable

Insurance Reconciliation

Coordination

Rejection Reduction

Reporting

Resubmission

Analytical Skills

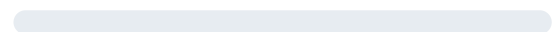
Insurance Processes

Languages

English



Hindi



Malayalam



Tamil



Kannada



Certificates

FLMI Level 1 Certification, LOMA

Medical Coding, Gulf Medical University

Data Analysis with Excel and Power BI, Datacense

11/2025