

Job Title: Worker's Compensation Claims Intern

**Department: Claims** 

Reports to: Claims Manager

# **Position Summary:**

The Claims Intern will learn about workers' compensation insurance and the fundamentals of the Claims handling function. Key concepts include learning how Claims Adjusters manage all portions of a claim including, compensability, policy coverage, statutory law, case law, benefits analysis and payment, litigation, medical and claims resolution.

The Claims Intern will utilize training, our Claims guidelines, and systems tools to assist adjusters, answer customer questions, manage medical only claims, and learn the foundations of Claims Adjusting.

## **Essential Functions:**

- Assist Claims Adjusters with handling of active claims, including but not limited to: making phone calls; reviewing files and completing claim diaries; evaluating requests for benefits; and completing data analysis.
- Claim training will cover claim investigation, compensability, policy coverage, statutory law, case law, benefits analysis and payment, litigation, medical and claims resolution.
- Responsibilities include effective and consistent partnership with the employer, injured worker and medical provider, administration of benefits, litigation management and claims resolution.
- Verify claim information including but not limited to: Contacting policyholders for claims information, documentation of the claim history; coordination of medical care.
- Document all activities in the claim management system.
- Upon determination of compensability: Set and monitor reserves according to company policies and the worker's injury in compliance with company claims standards, policies and procedures.



- Make required filings and assure benefit payments within the established time frames and guidelines.
- Maintain a diary on all open claims. Document all relevant information to provide a clear history of events and a proper audit trail. Set review dates based on claim complexity or standard review criteria.
- Perform other duties as assigned.

# **Job Qualifications**

### **Education:**

Pursuing a bachelor's or master's degree.

### **Experience:**

- You're highly motivated and you work well in a fast-paced, collaborative environment.
- You know how to use information technology, data, and other resources to identify solutions and innovations.

# **Required Skills/Abilities:**

- Highly motivated individuals that work well in a team environment.
- Think strategically and critically.
- Leverage information technology, data and other resources to identify solutions and innovations.
- Hold a strong desire and curiosity to learn the insurance business.
- Demonstrate and develop excellent written, verbal and interpersonal communication and professional skills.
- Are compatible with New Mexico Mutual's Corporate Values.

# Specialized Knowledge, Licenses, etc.:

Demonstrated proficiency in Microsoft Office Suite (Word, Excel, PowerPoint, Outlook)

#### Values and Mission:

Adheres to New Mexico Mutual's values and mission by demonstrating Service Excellence, Trust, Ownership, One Team and Boldness in thought and action.

#### **Positive Attitude:**

Develops and maintains positive working relationships with team members, customers, coworkers, and management by demonstrating effective communication and collaborative skills.



# **Working Conditions:**

- **NEW MEXICO MUTUAL** maintains general office conditions with light demands.
- Employees of NEW MEXICO MUTUAL adhere to all safety rules and regulations including building security.
- Employees participate in ensuring safe and efficient operating conditions that safeguard employees and facilities.
- **NEW MEXICO MUTUAL** maintains a drug free environment, drug testing prior to employment as well as upon a work-related accident.
- Exposure to VDT screens.