

Stop Loss Specialist

Location: In person, Phoenix, Arizona

Employment Type: Full-Time

Salary: Competitive/Based on Qualifications

Position Summary

We are seeking a detail-oriented and analytical Stop-Loss Specialist to support our self-funded health plan clients. This role is responsible for identifying, tracking, and filing stop-loss reimbursement claims with carriers, ensuring timely and accurate recoveries for both specific and aggregate stop-loss policies.

The ideal candidate has strong knowledge of medical claims, large claim management, and stop-loss policy provisions, with experience in a TPA or self-funded environment.

Key Responsibilities

- Identify claims that meet specific and aggregate stop-loss thresholds
- Review stop-loss policy documents (specific and aggregate) to ensure compliance with contract provisions
- Prepare, submit, and track stop-loss reimbursement filings
- Maintain detailed large claim reports and reimbursement logs
- Monitor ongoing high-cost claims for potential reimbursement eligibility
- Coordinate with claims examiners, case management, and finance teams
- Respond to carrier audits and requests for additional documentation
- Ensure timely filing in accordance with policy deadlines
- Assist with aggregate accommodation calculations and monthly reporting
- Support renewal data preparation and large claim summaries for underwriting

Required Qualifications

- High school diploma or equivalent required; Associate's or Bachelor's degree preferred
- 2+ years of experience in medical claims processing, stop-loss administration, or large claim review
- Strong understanding of self-funded health plans
- Knowledge of specific and aggregate stop-loss coverage
- Familiarity with medical terminology, CPT/HCPCS, and ICD-10 coding
- Strong analytical and organizational skills
- Proficiency in Microsoft Excel (reporting and tracking)
- Ability to manage deadlines and multiple reimbursement filings

Preferred Qualifications

- Experience working directly with stop-loss carriers
- Knowledge of ERISA plan structures
- Experience preparing large claim reports for underwriting
- Understanding of laser provisions and policy exclusions
- Background in claims auditing or large case management

Key Competencies

- High attention to detail
- Strong follow-through and deadline management
- Effective written communication
- Cross-functional collaboration skills

Why Join Vault

Vault Strategies is at the forefront of transforming healthcare cost strategies for employers. If you are passionate about delivering results, building strong relationships, and growing with a team that values innovation and impact- we want to hear from you.

Vault offers growth and mobility that is tough to match. To learn more about our company, visit www.allthingsvault.com!

About Vault Strategies

At Vault, our unwavering focus is on the success of our partners and members. We have developed a comprehensive service ecosystem that optimizes healthcare benefit administration, manages both financial and clinical risks, and promotes cost containment and sustainability. Through collaboration, we help our partners deliver high-quality, affordable healthcare services, ensuring their long-term success and the well-being of the communities they serve.

Our core values define who we are. We are innovative, constantly pushing the boundaries to create unique solutions for evolving needs. We are dedicated to our mission and the people we serve, consistently going above and beyond expectations. Compassion drives us to act with kindness, empathy, and respect, ensuring everyone feels valued and heard. We are progressive, embracing challenges and using every experience as an opportunity for growth. As a family-focused organization, we foster a culture of trust, support, and unity, both within our team and with our partners. Finally, we cultivate a joyful environment where positivity and enthusiasm fuel our progress, creating lasting success for everyone involved. To learn more about Vault Strategies, visit www.allthingsvault.com.

To apply, please email sblackwell@allthingsvault.com, or visit <https://www.linkedin.com/jobs/view/4375738278>.