



Job Ref. No: JHIL173

Position: Senior Medical Accountant

Jubilee Insurance was established in August 1937 as the first locally incorporated insurance company based in Mombasa. Over the years, Jubilee Insurance has expanded its reach throughout the region, becoming the largest composite insurer in East Africa, offering Life, Pensions, General, and Medical Insurance. With a client base of over 1.9 million, Jubilee stands as the number one insurer in East Africa. We operate a network of offices in Kenya, Uganda, Tanzania, and Burundi, and we are the only ISO-certified insurance group listed on the three East African stock exchanges – The Nairobi Securities Exchange (NSE), Dar es Salaam Stock Exchange, and Uganda Securities Exchange. For more information, visit www.JubileeInsurance.com.

We currently have an exciting career opportunity for a **Senior Medical Accountant** at Jubilee Health Insurance Limited. The position holder will report to the **Head of Reconciliation & Payments** and will be based at our Head Office in Nairobi.

Role Purpose

Responsible for timely, accurate, and fair resolution of medical claims disputes between the insurer and healthcare providers. The position involves thorough review of unpaid or partially paid claims, identifying gaps or discrepancies, engaging providers to reach mutual agreements, and ensuring that correct payments are made in line with company policies and service agreements.

Key Responsibilities

Strategy

1. Contribute insights to the development of reconciliation strategies and process improvements based on claims data and provider trends.
2. Identify systemic issues contributing to unreconciled claims and recommend long-term solutions to management.
3. Support the Head of Reconciliation in strategic decision-making through timely escalation of high-impact cases and trends.

Operational

1. Review and analyze outstanding or unreconciled medical claims to determine root causes.
2. Liaise with healthcare providers to discuss and negotiate disputed claims, ensuring mutual understanding and resolution.
3. Perform accurate account reconciliations for designated providers, ensuring balances reflect agreed outcomes.
4. Maintain detailed records of communication and agreements reached with providers.
5. Collaborate with claims, finance, underwriting, and provider relations teams to ensure seamless case resolution.
6. Prepare periodic reports detailing reconciliation status, key metrics, and unresolved items.

Corporate Governance

1. Ensure all claim reviews and reconciliations adhere to internal policies, SHI/SHA and IRA regulations, and provider contract terms.
2. Confirm alignment of claim outcomes with benefit entitlements and contractual tariffs.
3. Support internal and external audits by providing necessary documentation and reconciliation trials.
4. Enforce strict confidentiality and data protection practices when handling member and provider information.



Culture

1. Model a problem-solving, transparent, and customer-centric approach when engaging with providers.
2. Promote a culture of accountability, accuracy, and integrity within the reconciliation team.
3. Support knowledge sharing and mentorship among junior team members to build team capability.
4. Act as an advocate for strong provider relationships by resolving disputes fairly and constructively.

Laws, Regulations, Company Policies

1. Stay informed about and strictly adhering to all external laws, including Anti-Money Laundering (AML) and Counter Financing of Terrorism (CFT) laws, Data Protection laws, and any other relevant regulations applicable to your industry.
2. Understand, implement, and enforce internal company policies, processes, and procedures.
3. Ensure that operational compliance programs are in place within your department.
4. Develop and implement processes and controls that promote compliance with external laws, regulations, and internal policies.
5. Foster a robust ethical culture within the organization, led by example, demonstrating and promoting ethical behavior, integrity, and compliance with laws and regulations.
6. Encourage open communication and reporting of any potential compliance concerns or violations.

Key Skills and Competencies

1. Medical Claims Reconciliation – Accurate review and reconciliation of unpaid or underpaid medical claims.
2. Healthcare Provider Negotiation – Effective engagement and resolution of claim disputes with providers.
3. Insurance Policy & Tariff Interpretation – Deep understanding of benefit limits, exclusions, and regulatory/provider tariffs.
4. Accounting & Financial Analysis – Strong grasp of accounting principles to analyze and reconcile financial discrepancies.
5. Data Analysis & Reporting – Ability to interpret large datasets and produce insights to support reconciliation decisions.
6. Analytical Thinking – Ability to break down complex claim and financial data to identify discrepancies and solutions.
7. Attention to Detail – Ensures accuracy in claim reviews, reconciliations, and financial records.
8. Problem Solving & Decision Making – Quickly identifies root causes of issues and makes sound judgments in resolving them.
9. Communication & Negotiation – Strong interpersonal skills to engage with healthcare providers and internal teams effectively.
10. Integrity & Professionalism – Upholds ethical standards, handles sensitive data with confidentiality, and ensures compliance with regulations.

Academic Qualifications

1. Minimum of 5 years' experience in medical accounting, claims reconciliation, or healthcare financial operations.
2. CPA (K), ACCA, or an equivalent professional accounting qualification

Relevant Experience

Minimum of 5 years' experience in medical accounting, claims reconciliation, or healthcare financial operations with proven experience working with healthcare providers, managing disputes, and reconciling complex accounts

**If you are qualified and seeking an exciting new challenge, please apply via
Recruitment@jubileekenya.com quoting the Job Reference Number and Position by
23rd May 2025**

Only shortlisted candidates will be contacted.