



Becoming a Claims Assistance Professional

Experience

A Claims Advocate needs extensive experience with the healthcare industry in order to function effectively. Most CAPs have worked for providers or health plans in clinical, administrative or legal capacities. A broad understanding of how the insurance claims adjudication process works is critical, as is an understanding of the jargon, forms, etc. Good organizational and problem solving skills are required, and you must be able to effectively communicate with clients, insurance companies, facilities and providers. You must also have a passion for advocacy.

Licensure & Certification

At this time there is no formal certification process for CAPs. Some CAPs have certifications in related fields such as coding, or clinical degrees.

Some states do require licensure, depending on how they categorize CAP practices. We recommend you contact your state's Department of Insurance to research your state, and also talk with any existing CAPs in your state. Classifications you may want to look at include public adjustors, adjustors, agents and consultants.

Operations

As with any small business, you will need the basics in order to operate and market effectively, including business cards, stationery, business phone and address (PO Box if you will be operating out of your home), website, marketing literature, computer equipment (don't forget backups!), accounting software, high speed internet access, fax, etc. Your local SCORE or SBA office can assist you with business start-up questions.

As a CAP, you will need to decide on the scope of your practice, depending on your areas of expertise, and you will need:

- HIPAA releases
- Client contracts
- Systems and processes for managing client paperwork
- Business and Professional liability insurance

Most CAPs charge by the hour, and rates vary quite a bit depending on experience and geographic region. You will need to determine an appropriate rate (hourly or otherwise) and an efficient method of capturing your time and activities for billing purposes.

Some ACAP members provide start-up consultations for a fee. We strongly recommend that you talk with a practicing CAP in your area to get a feel for issues. If you are interested in working with a mentor, please let us know and we can provide a list of available consultants.

Practice Development

A CAP practice is generally very slow to develop, and it is not a well known industry, so you will have to educate people about how you can help them. You should anticipate having to do extensive marketing and networking to connect with clients, and you should expect that it will take years to develop a profitable practice.

You will also need to develop avenues for education and professional development, so that you stay abreast of the trends and issues in the industry. Being a CAP is an ongoing learning experience.