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Chicago, IL

## EDUCATION

### Bachelor of Science in Health Administration

University of Iowa | Iowa City, IA

Graduated: 2017

### Certifications

- Associate in Underwriting (AU), The Institutes – Mar 2021
- HIPAA Privacy and Security Certification – Jul 2020

## SKILLS

- Medical underwriting
- Risk analysis and classification
- HIPAA and ACA compliance
- Salesforce and Guidewire
- Premium rate calculation
- Digital application processing
- MS Excel (pivot tables, VLOOKUP)
- Attention to detail
- Analytical thinking
- Communication and collaboration
- Decision-making under pressure

# EMILY NOVAK

## HEALTH INSURANCE UNDERWRITER

### PROFESSIONAL SUMMARY

Detail-oriented health insurance underwriter with experience assessing medical risk, reviewing complex applications, and determining eligibility for private and group plans. Skilled in regulatory compliance and digital underwriting systems, with a track record of reducing claim denials by 20% through proactive risk controls.

### EXPERIENCE

- September 2020 - Now

#### Health Insurance Underwriter

Blue Cross Blue Shield of Illinois / Chicago, IL

- Review up to 50 new individual and group health insurance applications per week, focusing on accuracy and risk tolerance thresholds.
- Collaborate with medical directors and actuarial teams to assess complex cases involving chronic conditions or prior claim histories.
- Reduce average claim rejection by 20% by implementing an internal pre-screening checklist for high-risk applicants.
- Deliver monthly compliance reports aligned with ACA and HIPAA requirements, maintaining a 100% audit success rate.

- July 2017 - August 2020

#### Junior Underwriter

Wellmark Blue / Des Moines, IA

- Processed and verified applicant data for new health and supplemental policy requests under direct supervision.
- Communicated with brokers and internal stakeholders to gather missing information or clarify documentation, reducing processing delays.
- Maintained a 99% error-free rate in applicant file reviews, ensuring regulatory alignment.

### VOLUNTEER EXPERIENCE

- 2021 - Now / Community Health Volunteer

#### Chicago Wellness Foundation

- Assist in screening uninsured individuals for eligibility in local health coverage programs.
- Educate community members on preventive health options and policy awareness.