



# SITI DZUL SHAZWANI BINTI ZULKIFLI

Damansara, Kuala Lumpur | 31 years old

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## PROFESSIONAL SUMMARY

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Strategic and resilient finance executive with 6+ years of experience in hospital billing, insurance claim coordination, patient financial counselling, and internal reporting systems.

Trusted to lead high-pressure negotiations involving RM100,000+ in patient bills, recovering revenue while preserving patient dignity. Known for implementing cross-departmental systems, managing internal compliance, and navigating international insurance protocols. Currently seeking roles in healthcare finance, insurance, or corporate compliance with institutions that value precision, empathy, and ethical systems.

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## CAREER OBJECTIVE

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To contribute my healthcare finance expertise to a structured, purpose-driven team where integrity meets strategy. Open to opportunities in hospital HQ, insurance, MNCs, or GLC environments involving billing, claims, or compliance.

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## KEY ACHIEVEMENTS

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- Promoted from Assistant (Gleneagles Hospital Penang) to Executive Billing (Pantai Hospital Kuala Lumpur) role due to consistent performance, leadership contributions, and commitment to operational excellence.
- Recognized for accuracy in insurance billing processes and exemplary patient communication skills.
- Recovered over RM750,000 in high-value billing disputes by crafting empathetic, compliant payment plans for critical care patients.
- Achieved 100% compliance rate during internal billing and audit cycles across two private hospitals over a 3-year span.

- Resolved 50+ complex financial cases monthly, balancing empathy with operational integrity.
- Led implementation of real-time reporting systems, improving after-hours decision-making and documentation clarity.
- Expertly managed international insurance coordination, including Allianz Worldwide, Cigna, AIG, HealthMetrics & SOS International.

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## *PROFESSIONAL EXPERIENCE*

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### **Executive Billing – Finance & Credit Control**

#### **Pantai Hospital Kuala Lumpur | July 2024 – Present**

- Handled high-stakes financial counselling and structured patient bill repayments (RM100k+ cases).
- Negotiated discounts and custom payment arrangements with patients/families based on eligibility and urgency.
- Managed team leave scheduling, approvals, and daily operation flow within finance division.
- Created internal Excel-based tracking systems for after-hours use, improving data handover.
- Liaised with doctors and consultants to confirm additional procedures, insurance coverage, and clinical referrals.
- Coordinated updates with nursing team via WhatsApp/email templates, streamlining documentation (letters, forms, approvals).
- Assigned international agents for expat/diplomatic patients with global insurers.
- Compiled monthly reports on bad debts, revenue gaps, and outstanding cases.

### **Business Office Assistant – Inpatient & Refund**

#### **Gleneagles Hospital Penang | Feb 2022 – Jun 2024**

- Managed end-to-end inpatient billing and refund cycles.
- Finalized insurance documents, conducted bank reconciliations, and monitored credit balances.
- Acted as intermediary between patients, finance, and clinical departments.
- Resolved billing discrepancies and processed documentation for high-volume refund claims.
- Managed refund cycles including bank reconciliations, credit balance monitoring, and accurate claim tracking.
- Finalized inpatient invoices and handled documentation for insurance, ensuring policy alignment and claim approval.
- Assisted with financial inquiries and liaised between patients and departments to resolve discrepancies.

- Provided administrative support to the Business Office Management team.
- Processed high-volume refunds with strict adherence to documentation and approval workflows.
- Verified transactions against medical records and insurance coverage before disbursement.
- Investigated and corrected inaccurate billing cases involving refund disputes.
- Maintained internal control records and coordinated closely with finance and banks.

### **Patient Services & Credit Management**

#### **Prince Court Medical Centre | Jan 2018 – Jul 2021**

- Registered patients, processed outpatient billing, and issued finalized invoices for insurance/self-pay accounts.
- Handled outpatient registration, guarantee letter processing, and billing verification.
- Handled cash, credit card, and online payment transactions; generated accurate financial reporting daily.
- Supported appointment scheduling and maintained high levels of patient satisfaction through responsive service.
- Provided end-to-end registration and financial support to international patients.
- Acted as liaison between physicians and insurers to streamline claims submission.
- Ensured data confidentiality and compliance with hospital SOPs.

### **Assistant Manager – Operations**

#### **QSR Brands (M) Berhad | Feb 2015 – Dec 2017**

- Oversaw daily operations, staff scheduling, quality assurance, and financial reporting for a high-volume F&B outlet.
- Monitored inventory against sales trends, ensured compliance with safety regulations, and led customer service improvements.
- Handled cash flow, daily sales submissions, and direct bank deposits.
- Handled reporting, loss prevention, and quality audits.
- Ensured policy adherence across safety, hygiene, and customer service SOPs.

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### ***INTERNSHIP EXPERIENCE***

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### **Institute of Medical Research (IMR)**

#### **Kuala Lumpur | July 2012 – December 2012**

- Assisted biomedical researchers with equipment setup and sample preparation.
- Maintained documentation accuracy and supported SOP compliance in lab processes.
- Gained early exposure to structured healthcare research, data integrity, and internal control procedures.

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## ***EDUCATION***

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- **Diploma in Biomedical Engineering (Electronics)**  
**Politeknik Premier Sultan Salahuddin Abdul Aziz Shah | 2010 – 2014**  
2nd Runner-Up, Medical Device Design Competition  
Designed a speech therapy board for autistic children
- **SPM – Science & Accounting Stream**  
**SMK Taman Panglima, Taiping | 2006 – 2010**  
LCCI Certified in Basic Accounting

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## ***CORE SKILLS & COMPETENCIES***

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- **Strategic Billing & Claims Management**
- **Patient Financial Counselling**
- **SOP Implementation & Reporting**
- **Insurance Liaison (Local & Global)**
- **Excel Reporting Systems**
- **Internal Compliance & Audit Readiness**
- **Debt Recovery Forecasting**
- **Interdepartmental Coordination**
- **Communication & Negotiation**
- **International Patient Handling**
- **Leave & Attendance Governance**
- **HR Compliance Support**
- **Documentation Verification**

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## ***TOOLS & SYSTEM***

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- **Microsoft Excel**
- **Google Sheets**
- **Cerebral Plus IHH System**
- **HRIS**
- **CIMB Biz Channel**
- **Reporting Dashboards**

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### ***LANGUAGES***

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- **Malay – Native | English – Fluent**

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### ***ADDITIONAL DETAILS***

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- **Salary Expectation: RM4,500 – RM5,500**
- **Availability: 2 months**
- **Driving License (B2, D) – Own transport**
- **Reason for Career Shift: Seeking career progression in structured, ethical, and policy-driven environment.**