

Andrea Mitchell

Collections Agent

Collections agent with 1 year at a Buffalo collection agency, recovering past-due medical and utility balances for 14 client companies. Follows FDCPA and Regulation F on every call and letter, sets up payment plans that fit each customer's budget and handles disputes with professionalism and empathy. Collected \$410K in the first 12 months.

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EXPERIENCE

Collections Agent

09/2025 - Present

Lakefront Recovery Services

Buffalo, NY

Third-party collection agency with 120 agents serving hospitals, utilities and lenders.

- Contact 100 consumers a day on medical and utility accounts placed by 14 hospital and utility clients.
- Arrange payment plans and lump-sum settlements within client limits, collecting \$410K in 12 months.
- Process validation requests and disputes within Regulation F timelines, with zero compliance complaints.
- Run skip tracing on 25 accounts a week, finding working phone numbers or new addresses for about 60%.

Member Services Representative

03/2024 - 08/2025

Erie Shoreline Health Plan

Buffalo, NY

Regional health insurer with 210,000 members.

- Answered 60 member calls a day on claims, benefits and premium bills with a 91% quality score in 2025.
- Resolved 85% of billing and premium questions on the first call, lowering repeat calls for the 20-person team.
- Collected past-due premiums from 20 members a week by setting up card, bank and automatic payments.
- Documented each call in the member system, keeping note accuracy above 98% in monthly quality audits.

SKILLS

Debt Collection
FDCPA
Regulation F
Payment Plans
Skip Tracing
Dispute Handling
Microsoft Office
Customer Service
Empathy

EDUCATION

Associate in Applied Science

12/2023
SUNY Erie Community College
Buffalo, NY
Business Administration