

# The right answers at the right time

## Our Core Health Advocacy Service

One simple call to our toll-free number is all it takes to get help with virtually any healthcare or insurance-related issue.

Each employee is assigned a Personal Health Advocate, typically an experienced registered nurse supported by medical directors and benefits and claims specialists. From finding an in-network specialist... to untangling a medical bill... to clarifying benefits, **our Personal Health Advocates know the ins and outs of these complicated systems to get the right answers, quickly and efficiently.**

Our work to resolve the issue begins immediately, including research, contacting doctors and health insurers, and completing paperwork to get to the most comprehensive resolution. Best of all, employees work with the same Personal Health Advocate until their issue is completely resolved, and are free to contact them for any follow-up needs.

## Free, value-added features focus on outcomes, savings

Clients who provide claims and utilization data, typically self-funded groups, have access to the following value-added features at no additional cost:

- **Targeted “gaps in care” coaching.** Leveraging our state-of-the-art health information technology, we compare client data against evidence-based guidelines to identify actionable “gaps in care.” With access to this information on their Health Information Dashboard™, our Personal Health Advocates can provide important preventive reminders and health coaching, empowering employees to take action.
- **Client Dashboards.** Clients have 24/7 access to comprehensive, aggregate data on two secure Client Health Information Dashboards, giving them ongoing, strategic insight into medical cost drivers and utilization.
- **Enhanced medical cost transparency.\*** Our Personal Health Advocates use our powerful Health Cost Estimator™ tool to provide detailed, area-specific medical cost estimates, promoting more informed, cost-effective decision making.



### Expanded coverage

Our Core Health Advocacy service is available 24/7 to eligible employees, their spouses, dependent children, parents and parents-in-law.

\*Buy-up option

# Expert help when it's needed most

## Help with multiple issues

A single, toll-free number connects employees to a Personal Health Advocate, who can help resolve a wide range of clinical, claims, coverage and billing issues. This includes:

- **Finding** qualified doctors, hospitals, dentists and other providers nationwide
- **Identifying** top medical institutions and clinical trials
- **Locating** leading doctors, hospitals and other providers for second opinions
- **Scheduling** earliest appointments with hard-to-reach specialists; arranging for specialized treatments and tests
- **Estimating** and understanding healthcare costs to help them make informed decisions\*
- **Clarifying** complex conditions; researching available treatment options
- **Resolving** insurance claims; uncovering billing errors; negotiating payment arrangements
- **Finding** options for non-covered services; negotiating provider discounts
- **Answering** questions about test results, treatments and medications recommended or prescribed by the physician
- **Addressing** eldercare issues; clarifying Medicare; locating adult day care, assisted living and long-term care; researching transportation to appointments
- **Assisting** with special needs; finding caregiver support services, in-home care, rehabilitation resources and hospice; expediting coverage for special procedures and medical equipment
- **Negotiating** pre- and post-claim fees for medical cost savings

“I can say without a doubt this is one of the best investments for our employees.”

– Amy Z., Chicago, IL

\*Buy-up option



# An investment in **saving time and money**

## Setting the standard in quality and service

Health Advocate continually invests in our staffing and infrastructure, to ensure the highest level of quality service.

### **Quality staff, continual training.**

Our Personal Health Advocates have extensive experience in both clinical settings and within health plans. They receive ongoing monitoring to ensure service excellence and call accuracy.

### **State-of-the-art technology.**

Our advanced computer technology, software and telephone systems provide reliable, quick access to all member benefit and utilization information.

### **Sophisticated clinical capabilities.**

Our experienced medical directors and clinical experts enable us to address complex clinical issues. This includes locating “best practice” services nationwide, and finding leading physicians most qualified to evaluate employees for second opinions,

### **Quality assessment.**

Our processes include comprehensive case reviews and a formal quality audit process.

### **Rigorous security and privacy.**

Physical and technological safeguards protect employee data, and are in full compliance with HIPAA regulations.

## Streamlined installation and implementation to better serve you

Our Core Health Advocacy service is easy to install, and comes with a comprehensive communications program to maximize utilization.

### **Installation**

Enrollment and implementation is simplified by automatically enrolling all eligible employees. Our database stores health and benefit information for easy access when employees call.

### **Year-round communications**

We offer a full range of materials, distributed throughout the year, to introduce, educate and remind your employees about our services.

- **Turnkey print** and electronic communications
- **Reach employees** at multiple levels
- **Customization available** at an additional cost

