

Health Advocate Solutions



DESCRIPTION

Time is money. Personal Health Advocates help members navigate through insurance and healthcare systems. Health Advocate is available to assist members, the member's spouse, dependent children, parents, and parents-in-law. Health Advocate Solutions includes:

Health Advocacy: Personal Health Advocates help your members navigate through insurance and healthcare systems. Advocates can also locate doctors, specialists, hospitals, dentists, and pharmacies as well as research treatments, resolve claims, and provide medical explanations so your members can make more informed decisions.

- Untangle medical bills and insurance claims
- Clarify benefits and answer questions about tests, treatments, and medication options
- Coordinate care among multiple providers
- Assist with eldercare and related healthcare issues
- Arrange second opinions and transfer medical records

Medical Bill Saver™: Individuals are responsible for more out-of-pocket medical and dental costs than ever before. Medical Bill Saver™ provides skilled negotiators who will attempt to negotiate discounts for your members, no matter their benefit

Health Advocacy Advantages:

- Traditional contract with Health Advocate requires a 3-year commitment - through New Benefits, your agreement is annual
- Bundled services include the core Health Advocacy services as well as Medical Bill Saver™ and Nurseline™ services
- Telephonic EAP and Wellness Programs are also available

status. Negotiations can lead to a reduction in their out-of-pocket costs. Once an agreement is made, the provider signs off on payment terms and conditions. Your members will receive an easy-to-read personal Savings Results Statement, summarizing the outcome and payment terms.

NurseLine™: Your members have a place to turn to for trusted advice and information when they need it most. Rest assured—highly trained registered nurses are on-call 24/7 to answer questions for non-urgent concerns. Nurses can offer self-care tips, direct members to the appropriate care for immediate attention or offer advice on how to ease common ailments.

HOW IT WORKS

1. Members call a designated toll-free number and explain their needs
2. When members call about an issue, a trained Personal Health Advocate will review the problem, determine the member's needs, and ask questions about the member's overall healthcare situation
3. During the first call to Health Advocate, members will be assigned to a Personal Health Advocate (PHA), typically a highly trained registered nurse, who will take responsibility for helping the member; Personal Health Advocates are backed by a staff of medical directors and administrative experts
4. The member's PHA can help with numerous related medical and administrative issues, like assistance in finding qualified doctors and hospitals for complex needs

BENEFIT PROVIDER BACKGROUND

Health Advocate™, a subsidiary of West Corporation, is the nation's leading healthcare advocacy and assistance company. Founded in 2001 by five former Aetna U.S. Healthcare senior executives, Health Advocate helps group sponsors and their respective employees throughout the country deal with issues they encounter while accessing the healthcare and insurance systems. Health Advocate™ complements basic coverage by facilitating members' interactions with insurers and healthcare providers, saving client companies and their employees both time and money and increasing the value of their healthcare dollar.

DISCLAIMERS

Health Advocate is not a replacement for health insurance coverage, nor do we provide medical care or recommend treatment. But we can assist members by providing a range of services, helping meet healthcare needs and working through issues with healthcare professionals and insurance companies. Health Advocate can be blended with PPO networks. NurseLine is not intended to be used in the event of life-threatening emergencies.