

# Health Advocate **Medical Bill Saver**<sup>™</sup>





# Wallet Relief

## **Health Advocate Medical Bill Saver™ negotiates uncovered medical bills**

In today's economy and with changing benefits, employees are increasingly responsible for the balance on uncovered medical bills. These out-of-pocket expenses can strain their budget.

Medical Bill Saver is an add-on program that enhances the Health Advocate Core Advocacy service and offers a "safety net" for your employees. The program, available for an additional cost, provides skilled negotiators who know the ins and outs of billing practices, and work with providers to help employees get a discount.

Successful negotiations offer employees immediate financial relief and a chance to learn how to use their benefits more wisely. Costs are lowered for both employee and employer, and consumer-driven health plans are fully supported, helping to ensure success.

**Our skilled claims negotiation team helps employees reduce uncovered medical bills**



**HEALTH**  
*Advocate*™

# It starts with **Core Advocacy**, then add...

## **Health Advocate: Nation's independent leader in healthcare advocacy and assistance**

We offer a spectrum of time- and money-saving solutions to help employers, employees and their eligible family members successfully navigate the healthcare system.

The Core Advocacy service is organized around our highly trained team of Personal Health Advocates (PHAs), typically registered nurses, supported by medical directors and benefits and claims specialists.

## **How it works**

To receive healthcare help, employees simply call the toll-free number. Their assigned Personal Health Advocate will assist them with a range of healthcare and insurance-related issues, from finding doctors and other providers to securing second opinions, addressing denied claims and clarifying health insurance coverage.

The PHA will do the legwork, interact with providers and health plans, conduct the research and handle any related paperwork. The PHA continues to work on the issue until it is resolved. The employee, spouse, dependent children, parents and parents-in-law are all covered.



# Health Advocate **Medical Bill Saver**

## Enhancing savings

Medical Bill Saver is an add-on program that enhances our personalized expertise. Available for an additional charge, the program offers highly skilled negotiators to work on the employees' behalf to obtain a discount on any medical or dental bill over \$400 not covered by insurance, regardless of insurance or benefit status (i.e., insured, underinsured, non-covered or out-of-network).

Using critical pricing trend information, our negotiators can help save employees hundreds and sometimes thousands of dollars.

Additionally, employees learn how to get the most out of consumer-driven plans, including plans paired with Health Savings Accounts, Flexible Spending Accounts and Health Reimbursement Accounts.

## We have a track record of success

Providers need to be paid for their services in a timely fashion and frequently have to depend on multiple parties for payment. They are often willing to negotiate a discount in return for certainty of payment and lower collection costs. Over our history, providers have come to appreciate our involvement in mediating complex situations, allowing for cooperative interactions and effective results.

## Real Stories. **Real People.** Real Results.

### Medical Bill Saver: Case #1

**Issue:** An employee had an outstanding bill for surgery performed at an out-of-network hospital.

**Resolution:** Health Advocate worked with the provider to reduce the bill.

<b>Billed Charges:</b> .....	<b>\$5,032</b>
<b>Negotiated Discount:</b> .....	<b>50%</b>
<b>Savings:</b> .....	<b>\$2,516</b>

\*The savings on case studies cannot be guaranteed. Results may vary.

## Lower out-of-pocket costs

The features of Medical Bill Saver include:

**Specialized negotiation team.** Our highly experienced team uses fee benchmarking databases to negotiate with physicians, dentists, hospitals, surgery centers and other health service providers. The team also uses critical pricing trend information, including provider specialty, procedure type and geographic region.

**Savings Result Statement.** Each employee receives a written Savings Result Statement. The statement clearly summarizes the outcome of the negotiation, and the applicable terms and conditions of payment to the provider.

**Provider acceptance.** Health Advocate will secure written provider sign-off on the terms and conditions negotiated on the employee's behalf.

**Quick-Pay Fund.** In applicable instances, payment may be made by Health Advocate to a provider on the employee's behalf. Health Advocate will advise the employee in writing of their obligation to reimburse Health Advocate payment in full, and the terms upon which the payment is to be made.

**Education to clarify overall health plan.** Employees can learn how to get the most out of their benefits and maximize savings by using in-network providers, for example.

## Real Stories. Real People. Real Results.

### Medical Bill Saver: Case #2

**Issue:** An employee received a bill for a dental implant that was not covered by her dental plan.

**Resolution:** Health Advocate worked with the provider, who agreed to accept a lower fee.

**Billed Charges:** ..... **\$1,600**

**Negotiated Discount:** ..... **55%**

**Savings:** ..... **\$880**

### Medical Bill Saver: Case #3

**Issue:** Following surgery, an employee received a large bill from a non-participating anesthesia group.

**Resolution:** Health Advocate negotiated an arrangement that reduced the employee's responsibility.

**Billed Charges:** ..... **\$3,275**

**Negotiated Discount:** ..... **38%**

**Savings:** ..... **\$1,245**

\*The savings in these case studies cannot be guaranteed. Results may vary.

## Benefits to employees

- Can lower out-of-pocket costs
- High success rates for achieving significant savings
- Increased support for employees enrolled in consumer-driven health plans, HSAs and other health accounts
- Education about overall benefit plans

## Benefits to employers

- Expedite rapid payments to providers, helping to generate larger discounts
- Ability to provide employees with an additional “safety net” as they move toward consumer-driven health plans
- Broad-based knowledge of provider and insurance billing practices
- Employees become better informed, more prudent purchasers of healthcare services
- Reduces medical claims and burden on Human Resources staff
- Increases employee productivity
- Seamlessly integrates with Core Advocacy

## Turnkey Communications

Medical Bill Saver is easy to install and is supported by year-round member communications, including awareness and reminder materials.

## Get started today

**Maximize the value of your benefits with Health Advocate.**

If you already offer Health Advocate, we would be happy to tell you more about adding our Medical Bill Saver program. Or, if you do not currently offer Health Advocate, we would like an opportunity to introduce you to both our Core Advocacy service and our add-on Medical Bill Saver program, plus our full spectrum of other solutions.

### Contact us at:

Health Advocate

866.385.8033, prompt #2

Or, send an email to:

[info@HealthAdvocate.com](mailto:info@HealthAdvocate.com)





# The Total **Solution**

## Core Advocacy

- Personal Health Advocates handle a range of clinical and healthcare insurance issues
- Interacts with providers and insurance
- Gets the right answers at the right time



## Complementary Solutions

- Benefits Gateway™ and Health Information Dashboard™
- Wellness Advocate™
- EAP+Work/Life™
- Personalized Health Messaging™
- Tobacco Cessation™
- NurseLine™
- Medical Bill Saver™
- MedChoice Support™
- Enrollment Advocate™
- FMLA Support™
- Independent Appeals Administration™
- External Appeals Administration™

## About Health Advocate

Health Advocate™, Inc., the nation's leading independent healthcare advocacy and assistance company, serves more than 8,000 clients including the nation's leading companies—providing more than 22 million Americans with expert, personalized help to resolve healthcare and insurance-related issues. The company offers a spectrum of add-on time- and money-saving solutions designed for both employers and employees.

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