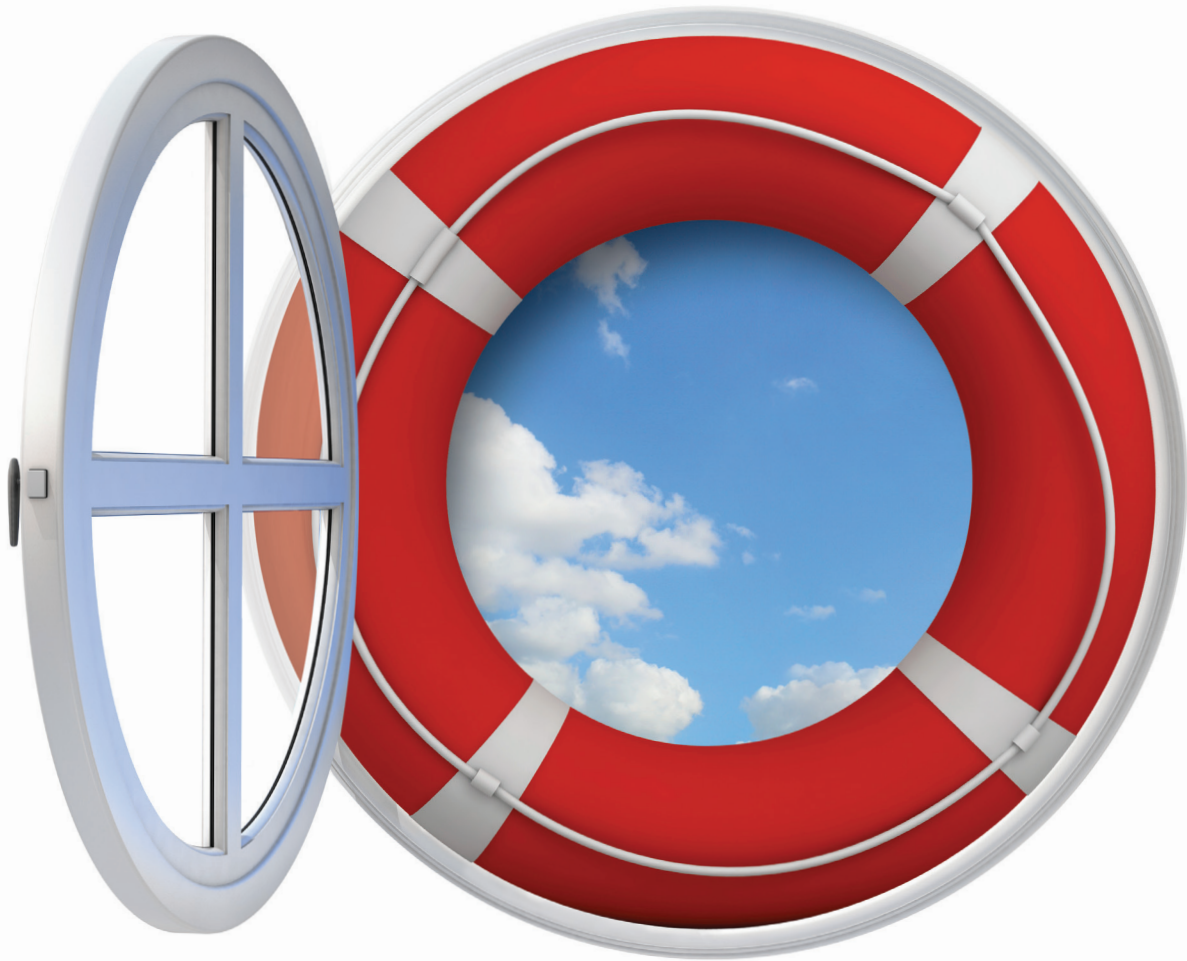


Health**Advocate**<sup>™</sup> Health Advocacy

# Features



Health**Advocate**<sup>™</sup>  
Always at your side





# Meeting Every Need

## **Efficient and Dependable**

The Personal Health Advocate is a trained professional, typically a registered nurse, supported by medical directors and benefits and claims specialists, who understands the intricacies of the healthcare system and how to navigate through it. As soon as a member contacts us, they establish a relationship with a Personal Health Advocate who stays with them until their issue is resolved. Our Personal Health Advocates demonstrate a commitment to service excellence, possess strong problem-solving skills, and support members as they seek healthcare services and interact with providers and insurers. They assist with clinical issues, claims, benefits, grievances, paperwork and other important needs.

Health Advocate can be accessed 24/7. Our normal business hours are Monday through Friday from 8 am to 9 pm, Eastern Time. Staff is available for assistance after hours and on weekends.

**Health Advocate is always at your side.**

# Clinical Support Services

## Care Coordination

Our Personal Health Advocates help members coordinate care among physicians and medical institutions in many different ways.

- Help members understand tests, treatments and medications recommended or prescribed by their physicians
- Assist members through complex medical conditions
- Facilitate the transfer of medical records, X-rays and lab results prior to a scheduled appointment with a new physician
- Arrange for home care equipment following discharge from the hospital
- Facilitate a review of test results with another physician for confirmation of a diagnosis
- Coordinate care for members with complicated medical issues
- Consolidate a multiple-day testing schedule for special needs members
- Arrange for members to be evaluated for participation in a clinical trial
- Coordinate hospice and other services for terminally ill members
- Foster communication, and coordinate benefits, between physicians and insurance companies

## Second Opinions

In the case of a serious medical illness, Health Advocate can help members and their families find the right physician for second opinion consultations. We can help arrange appointments and research questions about diagnoses, treatments and available support systems.

## Advocates of Excellence™

We support members with rare, serious or complex medical conditions by identifying top medical institutions, critical illness providers, and specialized medical programs across the country. Our Personal Health Advocates will schedule appointments and research transportation and lodging when necessary.

## Locate Providers

We help members identify primary and specialist physicians, hospitals, dentists and other healthcare providers. Our first focus is on in-network providers, to help members utilize their benefits to their best advantage.

## Prescription Drugs

Our Personal Health Advocates can provide members with assistance on prescription drug issues, including formulary and benefit questions.

- Help members better understand multi-tiered pharmacy benefit plans
- Provide information for renewing prescriptions
- Locate lower-cost sources for prescription drugs that are not covered by their health plan
- Provide information about generic drugs
- Assist members in obtaining mail-order prescriptions
- Resolve questions between members and pharmacies regarding the amount of product requested and the amount dispensed

# Administrative Support Services

## Benefits Support

Our Personal Health Advocates help sort out and resolve claims and related paperwork problems. We work on coverage issues and help members understand the coding and payment rules that apply to their circumstances.

### Examples of how we help include:

- Research a member's outstanding out-of-pocket responsibilities and resolve errors with providers and/or health plans
- Resolve eligibility problems, and benefit and claim denials
- Review questionable bills to identify duplicate or erroneous charges
- Resolve questions about whether services are condition-specific or related to preventive care
- Coordinate benefits between dental, medical and other healthcare providers
- Assure the correct application of provider network status
- Uncover errors in processing of "blind" network provider discounts
- Provide payers with additional information required to correctly pay a claim or apply a benefit
- Resolve coordination of benefits disputes between multiple carriers
- Satisfy plan requests for copies of referrals
- Identify and resolve errors in the application of deductibles and co-payments
- Provide the correct member insurance information to providers

## Fee Negotiation

When necessary, we can attempt to negotiate fees with providers to lower the member's out-of-pocket costs, usually prior to receiving services not covered by insurance.

## Appeals Advice

When appropriate, we can assist members who wish to file a complaint or grievance with their health insurer or health plan administrator, including providing information about their appeal rights. When all other means have failed and it's agreed that the issues are valid, we can help formulate the argument, gather supporting documentation, write the letter of appeal and, if appropriate, represent the member during a hearing.

## Health Information Dashboard™

When access to healthcare claims data is provided, clients and members can take advantage of a series of customized Health Information Dashboards. These powerful resources provide clients with key intelligence into costs, utilization, employee health measures and savings opportunities, including dynamic drill-down capabilities for more detailed insight. A personalized member dashboard provides 24/7, secure access to their individual health profile, benefits summary and important health alerts.

(Continued)

## Clarify Coverage

If there are questions about coverage for a service, or if coverage for clinical care has been denied, the Personal Health Advocate can help members with the review and appeals process. We can also assist in identifying alternative coverage options.

### Here are ways we can help:

- **Obtain exceptions** for a member to see providers outside of their capitated relationships
- **Obtain referrals** for required services
- **Locate in-network suppliers** and obtain plan approval for the use of out-of-network suppliers for necessary equipment and supplies that are not available in-network
- **Obtain transitional care coverage** at an in-network benefit level, when medically necessary
- **Resolve questions about denial of benefits** deemed to be non-covered, not medically necessary or ineligible
- **Counsel members regarding current benefit costs** and the cost of alternative approaches
- **Help members understand the process** for obtaining coverage for medical equipment, devices, supplies (e.g., hearing aids, diabetic supplies, compression stockings)
- **Answer coverage questions**
- **Provide information** regarding benefit level coverage comparisons for various providers
- **Transition members** from out-of-network to in-network providers
- **Assist members with the pre-authorization** and pre-determination process
- **Locate hard-to-find IV drugs or home care** services to facilitate hospital discharge
- **Assist members with disability coverage** questions and help them get back to work
- **Resolve eligibility questions** involving disabled dependent rules, the Family and Medical Leave Act, COBRA, etc.

# Healthcare Support

Our Personal Health Advocates provide members with the information necessary to help them become active participants in the management of their health.

### Examples include:

- Prepare members for visits with physicians and other providers
- Help members better understand serious or chronic conditions
- Answer questions, and provide information and resources about medical terms, tests, medications and treatments
- Locate the right doctor for a second opinion

## Targeted Health Coaching

Leveraging claims and utilization data (when provided by the client) and our state-of-the-art Health Information Dashboard™ technology, Personal Health Advocates can provide important preventive reminders and personalized coaching around any identified “gaps in care,” empowering members to take action.

# Additional Support

## Specialized Services

Health Advocate helps locate and make arrangements for members' special service needs. The individual member is responsible for payment of any specific services arranged on a fee-for-service basis that are not covered by an insurance plan.

### Examples include:

- Locate homemaker, adult day care and rehabilitation services not covered by the member's health plan
- Locate inpatient private duty nursing and home health aides
- Help members complete applications for individual coverage options, including Medicaid and Medicare

## Complementary and Alternative Medicine

Health Advocate helps identify and coordinate a range of wellness services including those offered by Complementary and Alternative Medicine (CAM) practitioners, in areas such as acupuncture, chiropractic care and massage therapy.

## Behavioral Health

If necessary, Health Advocate can help members find an appropriate behavioral health provider to meet their specific needs.

## Transportation Assistance

Health Advocate helps research transportation services to support our members' healthcare needs.

## Senior Care Services

For members approaching retirement, or who are already retired, we offer access to a wide array of services specifically geared for seniors. Our Personal Health Advocates understand senior members' needs and can help them select the appropriate professionals.

### Here are ways we can help:

- Locate alternative care facilities
- Obtain coverage for medical supplies
- Provide information on adult day care programs
- Coordinate coverage for home care services with Medicare and Medicaid
- Assist with the transition of insurance coverage and benefits from private insurance to Medicare
- Locate physicians who make house calls for people who cannot easily get to the doctor's office

## Wellness Support

We support members who are looking for a personalized approach to weight management, getting and staying in shape, and stress management, by locating providers and arranging appointments for these services.

# About Us

**Health Advocate™, Inc.**, a subsidiary of West Corporation, is the nation's leading healthcare advocacy and assistance company. Health Advocate serves more than 10,000 clients offering solutions that save time and lower healthcare costs. Our award-winning solutions include EmpoweredHealth, Health Advocacy, Wellness Coaching, EAP+Work/Life and Chronic Care Solutions, among others. We also leverage the power of data analytics to help our clients and members get more value out of the healthcare system.

For more information, visit **HealthAdvocate.com**.

## Get started today

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

### Administration & Sales



**866.799.2655**



**info@HealthAdvocate.com**  
**HealthAdvocate.com**

### Members Only



**866.695.8622**



**answers@HealthAdvocate.com**  
**HealthAdvocate.com**

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