

**NEW FEATURE!**



# Introducing Health Cost Estimator™

## Get help navigating the medical pricing maze to stretch your healthcare dollars

Whether you're facing a routine colonoscopy, knee arthroscopy or an x-ray, comparison shopping is important to help get the best value from your healthcare benefits. Now there is help!

We call it "**Health Cost Estimator™**." When you have a question about the cost of a healthcare service, simply call us. We do all of the work to find the applicable estimate and answer any of your questions.

## Get estimates for informed healthcare decisions

Estimating costs can help you choose the most cost-effective healthcare services to meet your needs and arm you with the information you need to make an informed decision.

Now when it comes to cost estimates, Health Advocate provides you with hard-to-find medical pricing information, explains it and provides an easy-to-understand report. This frees you from having to figure out this information on your own. You save time and money.

## How do I get a healthcare cost estimate?

If you or a covered family member has questions about the cost of an upcoming medical service or procedure, simply call Health Advocate's toll-free number to speak with your own Personal Health Advocate (PHA). Utilizing cutting-edge cost comparison technology, your PHA can provide you with a personalized report identifying your out-of-pocket costs, and answer any questions you may have.

## Health Advocate Can Help You... Compare & Save

The cost of medical care often varies widely for the same service within the same geographic area. As you consider the need for a medical service or procedure, you can now call Health Advocate to obtain comparative cost information within your community. You will be provided with several cost estimates for the given procedure. Just reviewing and comparing costs is one important step in potentially saving money and making the best use of your healthcare dollar.

### CASE STUDY: Total Hip Replacement

Option	Procedure COST
Low	\$10,144
Likely	\$20,384
High	\$55,372

**Potential SAVINGS\***  
**\$34,988**

\*The case study above shows a range of costs for a total hip replacement within a specific zip code. The "potential savings" is the difference between the "high" and "likely" cost estimates. A member's specific out-of-pocket cost for a given service is the difference between the actual cost of the service and the amount paid by their insurance coverage.



**HEALTH  
Advocate™**



## How does the service work?

Health Advocate uses state-of-the-art resources, including the country's most powerful healthcare claims database, to analyze common procedure costs based on your zip code. Since costs can vary greatly by region, the solution provides estimates based on comparable costs in your geographic area.

## What information is included?

The personalized report highlights a range of estimates for the service in question. These estimates are general and not doctor- or hospital-specific. Based on the availability of your specific benefit coverage, the report displays your estimated out-of-pocket costs and the plan's estimated responsibility.

## How can I use this information?

Knowing the typical service costs in your area can give you a good starting point to help you comparison-shop for doctors and hospitals, empowering you to make an informed decision. It can also help you plan for upcoming medical expenses, anticipating your impact on your budget and/or your health savings account (if applicable).

## What if I have questions about the procedure or the cost estimate?

Your PHA can help you make sense of the information, explaining common benefit concepts such as co-payments and deductibles, clarifying coverage issues under your benefit plan, providing clinical information about the services in question, helping with post-service claims issues that may arise and much more.

## How else can Health Advocate help?

You can also call Health Advocate for assistance with a range of other important needs:

- Find doctors, hospitals, specialists and other healthcare providers
- Assist with eldercare and related healthcare issues facing your parents and parents-in-law
- Answer questions about tests, treatments and medications recommended by your physician
- Locate and research the newest treatments for a medical condition
- Untangle medical bills and claims...and much more

## Obtain healthcare cost estimates. Call Health Advocate NOW.

If you have a question about the cost of a medical procedure simply call Health Advocate. Make sure to identify your specific request and a member of our team will assist you. It is that easy with our Health Cost Estimator™ service. **Call 1-866-695-8622 (toll-free).**



***Prevent healthcare sticker shock. Get estimates for greater savings. Become a more informed and empowered healthcare consumer.***

### **Independent. Confidential. Convenient.**

Health Advocate is not affiliated with any insurance or third party provider. Health Advocate does not replace health insurance coverage, provide medical care or recommend treatment.