

The Top 10 Reasons to call

Health Advocate services are provided by Personal Health Advocates, typically registered nurses, backed up by a team of medical directors and claims and benefits specialists who will help you, your spouse, dependent children and parents and parents-in-law.

- **Find the best doctors**, hospitals, dentists and other leading healthcare providers anywhere in the country. This includes locating providers in your health insurance plan's network.
- **Schedule appointments with providers** including hard-to-reach specialists and critical care providers and arrange for specialized treatments and tests.
- **Help resolve insurance claims** and assist with negotiating billing and payment arrangements and related administrative issues.
- **Assist with eldercare** and related healthcare issues facing your parents and parents-in-law.
- **Obtain unbiased health information** to help you make an informed decision.
- **Work with insurance companies** to obtain appropriate approvals for needed services, often fostering communications between physicians and insurance companies.
- **Answer questions** about test results, treatments and medications recommended or prescribed by your physician.
- **Assist in the transfer of medical records**, x-rays and lab results.
- **Locate and research the newest treatments** for a medical condition.
- **Explain benefits and help facilitate access** to appropriate care.



Spotlight on **\$SAVINGS\$**

Health Advocate helps you:

- Obtain comparative medical cost estimates
- Negotiate reduced pre- and post-claim fees
- Resolve billing and claims issues

Reduce costs. **Save money.**

Become an informed healthcare consumer.

**Need help? Have questions? Just call
Health Advocate at 1-866-695-8622**

(Toll-Free)



HEALTH
Advocate™

Health Advocate

Medical Cost Savings

Cutting Your Medical Bills Means More Money in Your Pocket

Health Advocate gives you access to a range of special services that will help you cut your medical costs and save you money.

These services are provided to you, your spouse, dependent children and parents and parents-in law. Simply call our toll-free number and we will help you cut your medical bills.

Compare and Save Health Cost Estimator™

Use this service to obtain comparative cost estimates.

We will provide you with cost estimates for various medical services **before** you go to the doctor or hospital. You will receive a report detailing cost comparisons within your local zip code area. Armed with this information you will be better prepared to select the lowest cost option available offering considerable savings opportunities.

Service Not Covered? We Can Help SavingsNet™

Use this service **before** you select a medical provider.

In cases where it is determined that you or a family member is not covered for a specific service by your insurance coverage and are left entirely responsible for the cost of the service, Health Advocate will search for alternative options including eligibility for a government program, a community service or grant, or a compassionate use program. Additionally, if these options are not available, Health Advocate will also attempt to negotiate discounts from healthcare providers to obtain the lowest possible cost.

Start Saving Today

Just call our toll-free number at **1-866-695-8622** and talk to one of our Medical Savings Specialists. We look forward to serving you and helping you save money on your medical bills.

Case Study: Health Cost Estimator™

Ear Tube Insertion (child)

Option	Procedure COST
Low	\$666
Likely	\$6,947
High	\$13,957

Potential SAVINGS*
\$7,010

Case Study: SavingsNet™

A member needed durable medical equipment that was not covered by their health plan. Health Advocate did the research and learned that it was covered by Medicaid, in full.

SAVINGS*
\$12,000

*The case studies above show a range of costs 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.

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.

