

Sound advice

For a self-funded company that retains fiduciary responsibility for the appeals process, ongoing management can strain HR resources, especially when you're up against ERISA timeframes. Now you can rely on Health Advocate, the nation's leading independent healthcare advocacy and assistance company, to provide an independent resource to take on the responsibility and provide unbiased evaluations. Our Independent Appeals Administration program, offered as a stand-alone solution, provides a seasoned staff with many years of experience working with self-funded health plans, complex claims and medical issues, as well as appeals administration and review. We know the rules and have the tools to ensure that your appeals are properly analyzed and your organization is properly protected. We give you the right checks and balances so you can focus on other priorities.

Health Advocate **Independent Appeals Administration™**



HEALTH
Advocate™

Health Advocate Independent Appeals Administration™

Unbiased, expert review

Our Independent Appeals Administration team is well-informed about medical, benefit, and state and federal regulatory issues, with a solid track record working with insurance companies and third-party administrators. We research and analyze appeals, provide sound recommendations, and comply with regulations and timelines. Your HR department is assured that we have the expertise to properly manage appeals. The program offers:

- In-depth knowledge about medical, benefit and regulatory issues
- Thorough preparation for analysis and recommendations
- Smooth, seamless transfer of information for review
- Competitive pricing based on PEPM model
- Final determination letter to employees, written in your voice
- Offers suggestions to clarify coverage issues that may be unclear or uncommon

The Independent Appeals Administration advantage:

- Objective analysis for accurate appeals decisions
- Human Resources staff support
- Ensures fair and consistent treatment
- Clear communication about coverage and benefit decisions
- Compare coverage guidelines, as needed
- Compliance with timelines
- ERISA compliance
- Medical policy review and clarification
- Compliance with state and federal regulations
- Advises if covered benefits are consistent with the industry
- Keeps up-to-date with new laws
- Avoid costly mistakes
- Right checks and balances
- Seamless integration with Core Advocacy

Health Advocate Independent Appeals Administration™ offers expert appeals review for self-funded companies. **It's what sets us apart.**

For more information

Contact Health Advocate or your broker to learn more about the Health Advocate Independent Appeals Administration™ program, our Core Advocacy service and our spectrum of innovative, time- and money-saving solutions for both employees and employers.



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About Health Advocate

Health Advocate™, Inc., the nation's leading independent healthcare advocacy and assistance company, provides a spectrum of time- and money-saving solutions to more than 18 million Americans through its extensive employer and plan sponsor relationships. The company also offers a direct-to-consumer advocacy service, called Health Proponent®, to individuals who are not part of groups. Founded in 2001, the company is headquartered in suburban Philadelphia with sales offices nationwide.

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.

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