Tiffany is working on full-res image
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 Health 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: Nation’s 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 Health Advocacy service is organized around our highly trained team of Personal Health Advocates, 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 Personal Health Advocate will do the legwork, interact with providers and health plans, conduct the research and handle any related paperwork. The Personal Health Advocate continues to work on the issue until it is resolved. The employee, spouse, dependent children, parents and parents-in-law are all covered.

It starts with Core Health Advocacy, then…
add 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.

Billed Charges: ........... $5,032
Negotiated Discount: ........... 50%
Savings: ........... $2,516

*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.

**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.

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**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.

<table>
<thead>
<tr>
<th>Billed Charges: $1,600</th>
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</thead>
<tbody>
<tr>
<td>Negotiated Discount: 55%</td>
</tr>
<tr>
<td>Savings: $880</td>
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</table>

**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.

<table>
<thead>
<tr>
<th>Billed Charges: $3,275</th>
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<tbody>
<tr>
<td>Negotiated Discount: 38%</td>
</tr>
<tr>
<td>Savings: $1,245</td>
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</tbody>
</table>

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

For 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 Health Advocacy

For 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

**Turnkey communications**

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

About Us

Health Advocate™, 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, Chronic Care Solutions, Cost Containment and Specialized Product Support 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**

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 Health Advocacy service and our add-on Medical Bill Saver program, plus our full spectrum of other solutions.

**Contact us for more information**

- **866.799.2655**
- **Email**: info@HealthAdvocate.com
- **Web**: HealthAdvocate.com

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