

Wallet relief

The changing benefits climate means more employees are responsible for the balance on uncovered medical bills. This puts more strain on their wallets. Our Medical Bill Saver program offers a safety net. Anytime an employee has a medical bill over \$400 not covered by their insurance, our skilled negotiation team will work with all providers to get a discount. Successful negotiations can save employees hundreds, and sometimes thousands, of dollars. They will learn from our experts how to use their benefits wisely in the future—such as using in-network providers. Employees will get immediate relief and your benefits will be more effective.

Health Advocate **Medical Bill Saver™**



HEALTH
Advocate™

Health Advocate **Medical Bill Saver™**

We help negotiate employees' unpaid medical and dental bills and support consumer-driven health plans

Our specialized negotiation team has the skills and resources to motivate providers to lower your employees' uncovered medical bills. We leverage industry pricing data and ensure that providers are paid quickly. If employees need additional help with healthcare or insurance issues, they are easily transitioned to our Core Advocacy professionals. The program offers:

- Negotiations for uncovered medical or dental bill with a balance of \$400 or more
- Use of critical pricing trend information
- Easy-to-read Savings Result Statement that summarizes negotiation outcome
- Provider sign-off on payment terms and conditions
- Quick-Pay Fund available in applicable instances

The Medical Bill Saver advantage: Extra support. Extra savings.

Here are the benefits:

- "Safety net" for employees enrolled in consumer-driven plans, HSAs, FSAs, etc.
- High success rates achieving significant savings
- Educates employees about covered and non-covered services
- Encourages smart decisions about healthcare
- Expedites rapid payments to providers, helping generate larger discounts
- Encourages smart decisions about healthcare
- Reduces medical claims
- Reduces burden on Human Resources staff
- Increases employee productivity
- Comprehensive, turnkey communications
- Seamless integration™ with Core Advocacy

Health Advocate **Medical Bill Saver™** offers medical bill negotiation, plus healthcare help. **It's what sets us apart.**

For more information

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



866.385.8033, prompt #2



info@HealthAdvocate.com
www.HealthAdvocate.com

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.

©2010 Health Advocate, Inc.
HA-B-1010018-1FLY @ 4



HEALTH
Advocate™