# Table of Contents

- Introduction 2
- Company Overview 6
- Core Health Advocacy Solution Close-up 13
- Communications 30
- Health Advocate Makes a Good Partner 37
- Appendix: Complementary Solutions 40
- Contact 66
The Context: Problems Facing Employers & Employees

Where Do You Start?
Wouldn’t it be nice to have someone at your side?
What if someone was with them along the way who knows the ropes...
... to find the right doctors and hospitals

... to schedule tests and appointments

... to locate eldercare services

... to secure second opinions

... to untangle claims and correct billing errors

... to navigate your insurance plan
Who we are

Company Overview
• Nation’s leader in healthcare advocacy and assistance
• Distinguished roster of 10,000+ nationwide clients
• Serving over 40 million eligible lives
• Broad product spectrum
• Outstanding, experienced management team
• Expert staff of healthcare and insurance professionals
• Powerful and proprietary infrastructure
• Strong brand recognized as objective and well-respected
• A subsidiary of West Corporation

We’re always at your side
Health Advocate Serves America
10,000+ Clients | 40+ Million Americans | Broad Spectrum of Solutions

- Health Advocate
- Serves America
- 10,000+ Clients
- 40+ Million Americans
- Broad Spectrum of Solutions

Health Advocate locations:
- Cost Containment
  - Jackson, MN
- Patient Centric Group
  - Kingston, Ontario Canada
- Corporate Office
  - Primary Operations Center
  - Biometrics Processing Center
  - Plymouth Meeting, PA
- EAP+Work/Life
  - West Chester, PA
- Cost Containment
  - Tinley Park, IL
- EAP+Work/Life
  - Jacksonville, FL
Serving America
Recognized for **doing what we promised**
Here’s who is talking about us
Health Advocate

Product Spectrum

Encourage Better Health
- Health Advocacy™
- EmpoweredHealth™
- Wellness Coaching™
- EAP+Work/Life™
- Chronic Care Solutions™
- Onsite Biometric Screenings/Flu Shots
- Incentive Management
- Tobacco Cessation™
- NurseLine™
- Wellness Competitions
- MeMD™

Promote Engagement
- Inbound and Outbound Communications
- Voice, Text, Email and Mobile Technologies
- Video Telecasting; Call Routing
- Virtual Care Center
- Personalized Databases, Surveys & Assessments

Improve Health Outcomes
- Health Cost Estimator+™
- Data Analytics
- Benefits Gateway™
- Health Information Dashboards™
- MedChoice Support™
- Personalized Health Communications™
- Telemedicine Program
- MyConsult™/Cleveland Clinic Second Opinion Program
- Cost Containment Solutions

Strengthen Organizations
- Care Coordination for ACOs and PCMHs
- Provider-Centered Analytics
- Medicare Advantage Stars Program
- Enrollment Advocate™
- FMLA Support™
- Independent Appeals Administration™
- External Appeals Administration™
- Health System Community Outreach
Core Health Advocacy
Solution Close-up
Core Health Advocacy Solution Close-up

• Highly personalized
• We do the work for the member
• Helps members navigate healthcare and insurance-related issues
• Experts who know the ins-and-outs of the healthcare system
• Saves time and money
• HIPAA compliant

* Based upon receipt of group’s utilization data
Addresses the entire family’s needs

- Employee
- Spouse
- Dependent Children
- Parents and Parents-in-law
What is a **Personal Health Advocate?**

- **Registered Nurses** with 10+ years experience in clinical care, case management, nursing education, supervision and administration
- **Benefits Experts** with 5+ years experience in benefits administration, claims management, provider group administration
- **Supported by full-time Medical Directors**
- **Trained clinical professionals** – social workers, behavior change counselors, nutritionists, dieticians, dental care and pharmacy management
- **Single, ongoing contact person** – direct dial phone number, email, text, cellphone
- **Chosen for medical expertise**, commitment to service excellence, communication skills and strong problem resolution approach
How We Help

• **Find the right doctors**, dentists, hospitals, other healthcare providers; expedite appointments.

• **Address complex medical conditions**, research and locate latest treatments.

• **Coordinate care and schedule follow-up visits** with the medical team; help transfer X-rays, medical records.

• **Arrange specialized treatments and tests**; answer questions about results, treatments and prescribed medication.

• **Clarify benefits** including copays, and help facilitate access to appropriate care.

• **SavingsNet™**. If insurance does not cover service, we find other options.

• **Gaps In Care Coaching***. Ongoing tailored “gaps in care” health coaching by Personal Health Advocates.

• **Member and Client Dashboards*** providing focused information.

• **Offer personal contact** with a nurse and web-based health information to support treatment decisions.

• **Help resolve insurance claims**, negotiate billing.

• **Locate eldercare** including assisted living, adult day care and other issues facing parents, parents-in-law.

* Based upon receipt of group’s utilization data.
Special Help for Seniors

We assist with retiree and eldercare issues:
• Retirees transitioning to a new health plan
• How to enroll in Medicare
• Clarify Medicare A, B, D and supplemental plans
• Inform about pre-existing conditions; dependents under 65
• Locate and inform about adult day care, assisted living, long-term care
• Locate eldercare services that fall outside traditional healthcare coverage
• Assist with the transition from traditional insurance to Medicare HMO
• Facilitate early care management intervention
Spotlight on Savings and Improved Health Outcomes

Gaps in Care Coaching*
• Equips Personal Health Advocate with individual member health profile to support gaps in care coaching

Member and Client Information Dashboards*
• Identifies and prioritizes member’s gaps in care
• Provides employer-based strategic overview

SavingsNet™
• If insurance does not cover service, we find other options
• Options include government programs, community services, etc.
• Attempts to negotiate provider discounts

* Based upon receipt of group’s utilization data
Gaps in Care Coaching
 Advocate Dashboard
(8) CHRONIC CONDITIONS: 5,000 Employees/10,000 Members

% OF TOTAL MEMBERS PER CONDITION

JUNE 2012 – MAY 2013

- Diabetes: 10%
- Asthma: 9%
- Hypertension: 26%
- CAD: .5%
- COPD: 2%
- Depression: 1%
- CHF: .3%
- Metabolic Syndrome: 2%
Pricing Transparency
A Complementary Solution

Health Cost Estimator+™

• Health Advocate’s proprietary pricing transparency tool
• Supported by leading-edge technology and data analytics
• Pricing estimates for procedures, doctors, hospitals and other facilities nationwide
• Multiple data sources including client’s paid medical claims (when provided) supplemented by our national database
• Includes physician quality, hospital safety scores and patient satisfaction
• Real-time employee-specific benefit status and out-of-pocket estimates
• Proactive employee awareness and engagement program
• Empowers more cost-effective decision-making
• Available on multiple platforms including mobile, tablet and PC
• Employees can call a Personal Health for added support
Health Advocate Health Cost Estimator+™

Conveniently designed to meet your needs

Telephone  Smartphone  Tablet  Online
Implementation and Communications Support
Resources to support our clients

We are organized to facilitate client and member support

- Expert staff
- Single point of contact with a trusted advisor
- State-of-the-art systems
- Seasoned management team
- Quality monitoring
- Scalability to handle membership growth
- Ongoing training
- Management reporting
- Supports a smooth implementation process
**Turnkey Communications** to support your organization and your employees

**Overview**
- Comprehensive
- Print and electronic media
- Production and fulfillment support
- Custom options

**Installation Materials**
- Train-the-Trainer Presentation
- Member Video
- Email Announcement
- Welcome Brochure
- Posters
- Wallet Cards
- Member Website
- Table Tent

**Reinforcement Materials**
- Member Newsletter
- “Top Reasons to Call Us” Flyer
- Feature Flyers
- Trifold Brochure
- Email Reminders

…and much more
Communications:
Sample Installation Materials

- Train-the-Trainer Presentation
- Email Announcement
- Welcome Brochure
- Member Poster
- Member Website
- Member Video
Communications:
Sample Reinforcement Materials

- Member Newsletter (Electronic)
- “Top Reasons to Call Us” Flyer
- Feature Flyers (Electronic)
- Trifold Brochure
- Wallet Cards
- Table Tent
Health Advocate Member Website

- The Health Advocate member website tells you exactly how to use member benefits and how we assist with healthcare and insurance-related issues.
Health Advocate Mobile Apps

Welcome to HealthAdvocate

Your Lifeline for Healthcare and Insurance Help

Member Login
Enter Your Organization Name
SUBMIT

HealthAdvocate

Your Member Benefits

Core Advocacy
Wellness Advocate
MedChoice Support

How We Help You

Just One Call
Personalized Services

Who is eligible for benefits?
Covers you, your spouse and eligible family members.

Find the right doctors
We'll also locate the right hospitals, dentists and other leading healthcare providers anywhere in the country.

Schedule appointments
We can help expedite the earliest appointments with providers including hard-to-reach specialists and arrange treatments and tests.

Help resolve insurance claims
Our experts get to the bottom of your issue to assist with negotiating billing and

HealthAdvocate
Always at your side
Health Advocate makes a good partner
Key Benefits

• Independent and objective service
• Increases productivity and reduces claims costs
• Eases burden on Human Resources staff
• Supports consumer-driven health programs
• Increases employee satisfaction and retention

• Improves quality of care
• Helps employees better balance work and family health concerns
• Professional, non-adversarial approach to finding the right answers
• Complies with HIPAA privacy and confidentiality requirements
• Easy to install
Helps save **time and money**

- Helps reduce medical costs
- Improves administrative efficiencies
- Supports consumer-driven programs
- Early identification and intervention – coordination with case and disease management
- Results in healthier outcomes
- Rx compliance and education
- Reduces grievances and appeals

- Better use of network utilization
- Improves quality of care
- Increases productivity
- Enhances your risk management program
- Promotes employee satisfaction
- Maximizes use of the right benefits
- Locates better options
Appendix: Complementary Solutions
Health Advocate™

Product Spectrum

**Encourage Better Health**
- Health Advocacy™
- EmpoweredHealth™
- Wellness Coaching™
- EAP+Work/Life™
- Chronic Care Solutions™
- Onsite Biometric Screenings/Flu Shots
- Incentive Management
- Tobacco Cessation™
- NurseLine™
- Wellness Competitions
- MeMD™

**Promote Engagement**
- Inbound and Outbound Communications
- Voice, Text, Email and Mobile Technologies
- Video Telecasting; Call Routing
- Virtual Care Center
- Personalized Databases, Surveys & Assessments

**Improve Health Outcomes**
- Health Cost Estimator+™
- Data Analytics
- Benefits Gateway™
- Health Information Dashboards™
- MedChoice Support™
- Personalized Health Communications™
- Telemedicine Program
- MyConsult®/Cleveland Clinic Second Opinion Program
- Cost Containment Solutions

**Strengthen Organizations**
- Care Coordination for ACOs and PCMHs
- Provider-Centered Analytics
- Medicare Advantage Stars Program
- Enrollment Advocate™
- FMLA Support™
- Independent Appeals Administration™
- External Appeals Administration™
- Health System Community Outreach
A Complementary Solution

**EmpoweredHealth™**

- Strategic alliance of key programs and services into one seamless offering
- Single, toll-free number, no matter what the issue
- Delivered by a select team of inter-disciplinary experts in one location
- Advanced systems architecture analyzes health data from multiple sources; enables powerful targeting and risk stratification
- Integrated Dashboards provide consolidated view of benefits utilization, gaps in care, health/wellness measures and engagement opportunities
- Promotes unprecedented level of collaboration around each individual
- Targeted, multi-format communications
- Improves health outcomes/productivity; decreases medical costs
A Complementary Solution

Wellness Coaching™

- Highly personalized program to help employees reach health goals
- Unlimited, health coaching by phone, email or instant message
- Key focus areas include weight management, fitness/exercise, nutrition/diet, stress management, tobacco cessation, self care of chronic conditions
- NCQA-certified Health Risk Assessment and personalized report
- Robust online resources support coaching
- Innovative engagement programs, campaigns, wellness competitions
- Comprehensive, turnkey communications and educational materials
- Individual and aggregate management reporting
- Full suite of complementary add-on solutions
- Seamless integration with Core Health Advocacy and all other Health Advocate solutions
A Complementary Solution

EAP and Work/Life™

• Licensed Professional Counselors provide early, short-term assistance for personal, family and work issues
• Counseling focuses on coping strategies
• Referral to appropriate professional for ongoing, specialized care
• Work/Life specialists locate support services across the lifespan, including childcare, eldercare, legal and financial counseling; make calls to confirm availability of services
• Work/Life website, webinars and onsite seminars
• Organizational services assist managers and Human Resources staff with sensitive employee issues; consult on critical incident planning
• Reduces need for more costly mental health services, overuse of ER
A Complementary Solution

Chronic Care Solutions™

- Fully customizable to meet each client’s specific needs
- Advanced data analysis identifies and stratifies employees by risk level (high, average, low) and co-morbidities
- Ongoing, customized prevention and condition-specific communications increase compliance with recommended care
- Unlimited access to a Registered Nurse for personalized coaching
- Options for outreach/communication - mail, e-mail, telephone
- Reduces overall risk levels based on gaps in care analysis
- Improves health outcomes and quality of life; lowers medical costs
- Fully integrated with Core Health Advocacy service and other Health Advocate programs
A Complementary Solution

Onsite Biometric Screening Program™

• Customizable onsite health screenings available nationwide
• Complete program management from start to finish
• Wide selection of screening options and packages
• Delivered by trained Health Advocate registered nurses, EMTs and health educators
• Immediate counseling and feedback
• Turnkey educational and promotional materials
• Seamless integration with Health Risk Assessment (HRA), wellness and incentive programs
A Complementary Solution

**Wellness Incentive Management**

- Comprehensive program to help drive employee participation in wellness and health management initiatives
- Data feed management (Health Risk Assessment, health coaching engagements, workshop enrollment and completion, tobacco cessation or affidavit completion, and biometric screening data)
- Incentive tracking and analysis
- Annual, aggregate reporting package, featuring year-to-year comparisons
- Wellness Program Consultant to help develop wellness plan and tailored incentive program (based on group size)
- Assistance with developing custom points program to support outcome-based activities
- Member-facing incentive portal to track incentive status and results
- Advocate Health Information Dashboard displays employee health and wellness measures
- Creates opportunities for health coaching around identified “gaps in care.”
A Complementary Solution

**Tobacco Cessation Program™**

- Low-cost, 12-week program with flexible opt-in, tailored to individual’s health status and needs
- Unlimited telephone and email access to a trained “Coach” who remains with member
- Uses evidence-based techniques including “readiness-to-change”
- Engages spouse in Coaching for additional support
- Obtains required authorizations to facilitate employer-based nicotine replacement therapy options
- Provides affidavit for alternative methods to quit (e.g., hypnosis)
- Comprehensive reports document participation as well as outcomes at three, six and 12 months
A Complementary Solution

**NurseLine™**

- Registered Nurses provide 24-hour information and advice
- Refers to ER, doctor for immediate care
- Answers questions about symptoms, medication usage
- Provides information about simple home-care measures for non-urgent care
- Promotes wise use of healthcare resources
- Helps avoid costly, unneeded trips to the ER
A Complementary Solution

Data Analytics

• Comprehensive selection of analytics of medical and pharmacy claims data and reporting to maximize the value of investment in employee benefits
• Sophisticated data analysis capabilities and proven performance measurement methods
• Tracks, measures and forecasts enrollee health and benefit costs
• Customized reporting with multiple end-user views
• High-level executive dashboards
• Complete objectivity—no affiliation with specific carriers or plans
• Design powerful benefit programs that attract top talent
• Implement and monitor the success of disease management and wellness programs
• Select and manage insurers and health plans, monitor financial and clinical performance
• Helps ensure engaged workforce
A Complementary Solution

Benefits Gateway™

• One single, 800# to access all benefits programs
• Live benefits experts connect employees to right benefit, answer questions
• Complete vendor coordination and setup
• Smooth transition to Personal Health Advocate for help resolving healthcare and insurance issues
• Gateway model ensures that employees/issues do not “fall through the cracks”
• Benefits are better utilized; saves time and money
A Complementary Solution

**Personalized Health Communications™**

- Low-cost solution offers personalized, data-driven preventive and chronic care communications to promote compliance, reduce costs
- State-of-the-art data technology collects and analyzes utilization information, stratifies individuals, identifies chronic conditions
- Targeted, confidential messaging emphasizes the timely use of prevention services, reaches 100 percent of employees
- Personalized reminders about specific actions, such as scheduling mammograms, other screenings
- Disease-specific messages, tailored to best-management strategies
- Unlimited clinical coaching helps compliance with recommended care
- Ready access to the Core Health Advocacy service
- Referrals can be made to wellness programs
A Complementary Solution

Pinpoint Solutions: Dashboards and Analytics

- Provides employee benefit organizations access to key performance and risk indicators to pinpoint costs and trends
- Aggregates claims data into understandable information
- Results appear on comprehensive dashboards and reports
- Data may be drilled down to market, plan, client and de-indentified member level
- View data by medical condition, pharmaceutical use, coverage type, premiums paid vs. claims paid
- Provides predictive modeling based on evidence-based medicine, past costs and usage
- Controls spending, promotes better member health management, improves employee benefit packages
A Complementary Solution

MeMD Telemedicine Program

• Online connection with licensed MeMD physicians via telephone or secure video conference technology
• Access to medical consultation for minor acute, common conditions 24/7
• Safe, effective alternative when regular physicians not available
• Patient receives care instructions, prescriptions electronically
• Patient can share visit summary and care instructions with their doctor
• Provides ongoing patient and provider access to medical records
• Money-saving alternative to urgent care center or emergency room visit
• Reduces costs of time away from work to go to medical facilities
• Enables employee to start treatment without delay; improves outcomes
A Complementary Solution

**Cleveland Clinic Second Opinion Program**

- Special MyConsult® program provides access to world-renowned Cleveland Clinic physicians for electronic second opinions
- Enhancement to Health Advocate standard second opinion program
- Option for members with serious or life-threatening conditions
- Health Advocate coordinates the entire, time-consuming process
- Personal Health Advocates assist with review request, manage collection and transmission of required medical records for review
- Available for questions; perform any necessary follow-up
- Provides patients with assurance about making informed decisions
- Eliminates time and travel expense to remote center of excellence
- Promotes improved outcomes and medical cost savings
A Complementary Solution

**Health Cost Estimator+™**

- Health Advocate’s proprietary pricing transparency tool
- Supported by leading-edge technology and data analytics
- Pricing estimates for procedures, doctors, hospitals and other facilities nationwide
- Multiple data sources including client’s paid medical claims (when provided) supplemented by our national database
- Includes physician quality, hospital safety scores and patient satisfaction
- Real-time employee-specific benefit status and out-of-pocket estimates
- Proactive employee awareness and engagement program
- Empowers more cost-effective decision-making
- Available on multiple platforms including mobile, tablet and PC
- Employees can call a Personal Health for added support
A Complementary Solution

**Medical Bill Saver™**

- Highly experienced negotiating unit
- Uses various fee benchmarking databases
- Negotiates medical or dental bills over $400, regardless of benefit status
- Provides personal Savings Result Statement
A Complementary Solution

**MedChoice Support™**

- Self-directed comparison tool guides employees through key health decisions about treatments, tests and medications
- Combines authoritative medical information with practical personal assessments
- 150 decision-making topics cover costly and high-prevalence health choices, such as surgery, diagnostic tests and medications
- Downloadable summary to share with healthcare team
- Helps employees choose appropriate care that may be less risky, complicated and costly
A Complementary Solution

Provider Support Program

• Patient outreach, administrative assistance and data analytics helps health organizations maximize revenue, optimize patient engagement, build brand loyalty
• Personalized service from trained Personal Health Advocates
• Administrative and clinical help for both patients and staff
• Personal outreach to patients via telephone and mail
• Advanced data analytics and reporting helps identify risk and pinpoint spending
• Frees physician and administrative schedule
• Maximizes performance on quality metrics and retain revenue
• Customizable—select services based on needs
• Fully integrated with all Health Advocate programs
A Complementary Solution

Provider-Centered Analytics

- Tailored approach to manage performance, quality and cost efficiency among provider populations
- Flexibility—client decides how strict or loose the methodology
- Analyzes episodes of care to rate providers on effectiveness and cost
- Analysis based on peer-reviewed preventive and recommended care metrics
- Provides a detailed, easy-to-understand reporting package
- Data is presented in actionable formats to create behavior change
- Data is refreshed annually
- Can use results to develop preferred networks to control costs and improve outcomes
- Identifies unnecessary medical interventions
A Complementary Solution

Medicare Advantage Stars Program™

• 6-part turnkey action approach to help Medicare Advantage Plans achieve 4- or 5-Star rating to earn back bonus revenue
• Offers opportunity to meet quality-based performance measures
• Engages members on multiple levels to encourage compliance with recommended preventive and chronic care measures
• Includes proprietary informational Dashboards, which organize benefit utilization and member Medicare Star rating profile to increase compliance for better outcomes
A Complementary Solution

**Enrollment Advocate™**

- Answers employees’ questions during open enrollment
- Serves as a resource for all benefit-related questions
- Independent resource
- Eases the burden of open enrollment on Human Resources staff
- Provides secure answers to personal health questions
- Promotes better understanding of benefits and compliance with health plan
- Reduces confusion about new benefits or options
A Complementary Solution

FMLA Support™

• Staffed by a team with many years of experience working with providers, health benefits, medical issues and FMLA review

• Initially review the employee’s medical leave request, including contacting the certifying physician when necessary

• Fully complies with HIPAA privacy regulations to protect health information

• Assist in determining whether an employee’s or family member’s condition meets the FMLA definition of a “serious medical condition”

• A second opinion may be necessary to determine the validity of a leave request
A Complementary Solution

**Independent Appeals Administration™**

- Supports self-funded plan sponsors with fiduciary responsibility
- Highly trained team of experts
- Comprehensive, objective assistance with appeals decisions
- Researches and analyzes submitted employee information
- Provides needed medical information
- Assures compliance with regulations
A Complementary Solution

External Appeals Administration™

• Fully independent turnkey solution to meet federal rules for external appeals
• Seasoned healthcare and insurance experts manage complete external appeals process
• Contracts with qualified Independent Review Organizations for unbiased reviews
• Develops required member notices, in accordance with NAIC model communications
• Facilitates expedited reviews where member’s life or health is at risk
• Coordinates relevant medical and benefits information
• Tracks progress, provides required reports including certification of outcomes
Thank You

For more information contact:

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