

HEALTH ADVOCACY



HELPS Employers and
 Employees **COPE**
 with Health Care and Insurance Systems

By Martin Rosen and Abbie Leibowitz, M.D.
 Founders, Health Advocate Inc.
 Philadelphia, PA

The irony of our health care and insurance systems is that despite the enormous costs employers, consumers and government pay for these services – estimated to be a trillion plus dollars this year alone – we have large numbers of people who are still unhappy with the services they receive. Equally disconcerting is the fact that there are a host of additional hidden costs in the form of lost productivity and redundant health care claim payments that further exacerbate this problem. Needless to say, the human toll taken on health care consumers (as well as on their families and employers) who “get lost” in the health care maze is enormous.

Almost uniformly, consumers complain that the personal doctor-patient relationships of the past have given way to a system of “assembly line medicine” and “cookie cutter care.” In today’s environment, it is often difficult to develop a meaningful relationship with physicians, particularly specialists. Moreover, navigating the confusing health care system, with its emphasis on specialty care and the application of incredibly sophisticated technology, is especially difficult for seniors. Getting answers or information to help make important health care decisions has become tedious, time-consuming and cumbersome.

Despite becoming prohibitively expensive, many health insurance programs are not only difficult to deal with, but have also cut back on basic covered benefits, shifting more and more of the cost burden to the consumer and the employers. Viewed from the vantage point of health plan users, the health insurance industry is seen as bureaucratic and unresponsive to customer needs. Carriers are perceived as providing poor and impersonalized service levels. Worse yet, the industry is viewed as a barrier to obtaining basic, even life-saving procedures.

With time-constrained schedules, people want to be able to make decisions without the delays and hassles so often encountered in today’s health care system. Lost productivity, as employees deal with their family’s health issues (i.e. eldercare issues, locating appropriate doctors, coordinating appointments and schedules), is also costly to our nation’s employers.

It is clear that removing access barriers to care and improving consumer experiences is needed for a host of important reasons. Chief among these is improving clinical outcomes and reducing costs.

A Focus on Health Advocacy

The concept of health advocacy is certainly not new, especially within the context of community-based programs. However, a newer and more comprehensive form has emerged, aimed at helping employers and consumers by solving problems that often interfere with their ability to obtain health care services in a timely manner. The premise of such services is designed to save these audiences both time and money, allowing them to get the most value from their benefits.

One such program, created by Health Advocate, works as follows:

Each client or member is assigned a Personal Health Advocate, an experienced registered nurse who is backed up by a staff of physicians. A portfolio of services and products is designed to assist employers and consumers by helping them navigate the confusing health care environment, as well as by providing access to an array of value-added services.

Generally, these newer types of health advocacy services are most often offered as an employee benefit paid by the employer. Employers are offered a flexible array of attractive services designed to assist both the employer and their employees navigate the ins and outs of the health care and insurance systems. Sometimes employers also choose to use the health advocacy company as an "extension" of their own administrative staff. In this case, the company's human resources department will outsource to the health advocacy company a range of issues to handle. Typically, this is done either because the in-house HR department does not have expertise to handle the problem, or because the health advocacy company has the staff that can fulfill the assignment in a more efficient and cost-effective manner.

It is important to note that health advocacy companies do not provide health insurance or medical care, nor do they recommend treatment. Their programs are not a substitute for traditional health insurance. Rather, they provide an important complement to basic coverage by providing a range of services that smoothly facilitate the member's interactions with health care providers and health insurance companies.

The importance and value of health advocacy is that it helps employers and their employees by eliminating many of the hassles associated with today's health care and insurance systems. Employers are the beneficiaries

Related News

Sarah Lawrence College Offers Graduate Program in Health Advocacy

Sarah Lawrence offers the nation's only master's degree program in health advocacy leading to this challenging and rewarding career. Graduates of this program have become leaders in the health care industry. They work in diverse professional capacities: as patient representatives and administrators, on ethics committees and medical policy boards at hospitals and consumer health agencies, helping to find innovative ways to improve the delivery of health services.

The Health Advocacy Program provides the necessary skills for a broad range of health care professions. Health advocates can be found at a patient's bedside explaining a medical procedure, or before a senator's desk discussing legislation. The field, in theory and practice, draws on concepts from medicine, law, economics, social work and health care administration. Sarah Lawrence's Graduate Program in Health Advocacy focuses on the needs of individuals within the health care system and prepares its students for professional positions in:

- Hospitals and other health care institutions
- Advocacy organizations
- Governmental agencies
- Community organizations
- Industry
- Managed care organizations
- Categorical disease foundations
- Schools

An accomplished faculty, drawn from the College and other educational institutions in the New York City area, provides formal instruction, supervises fieldwork and offers career counseling in this pioneering field.

Health Advocacy: An Emerging Field

Health advocacy involves working directly with the client and family. It also requires the ability to interact knowledgeably with health care providers, facility administrators and community agencies. The health advocate acts as a liaison between those in need of quality health care services and a variety of health care providers such as individual physicians, hospitals, government programs or community-based health care services. Health advocates develop innovative ways to meet the needs of those who require improved health care services.

Many health advocates work to combat the problems associated with larger social issues such as inequities in the insurance industry, lack of basic information about health maintenance and disease prevention, prejudice, and the allocation of governmental funds for health care. Their diverse roles include lobbying for legislative change, working as health educators, and consulting with community groups interested in learning how to help themselves.

Editor's Note: For a comprehensive listing of health advocacy organizations, visit www.slc.edu/health/halinks.htm

of reduced administrative and medical costs and increased employee productivity and satisfaction. Employees also benefit by having vexing problems solved and getting timely attention to their health care needs.

Health Advocacy Generates Financial Savings for Employers

Health care inflation has re-emerged during the past several years. As a result of this trend, employers and their employees are again experiencing double-digit year-after-year health insurance premium cost increases. In addition to effectively solving problems and assisting client needs, health advocacy is also playing an important role in helping to counteract these increases. Here are several examples how health advocacy achieves financial savings through a range of interventions.

Productivity Savings

Since health advocacy often frees either the human resources staff or the employees of an organization from having to deal with the matter at hand, this category of savings is fairly significant. Expert health advocacy services spend a fraction about a fifth or less – of the time that the organization's staff or their employees had been spending trying to resolve similar issues. Perhaps the best commentary on the value of health advocacy comes from one of customers.

“We just couldn't get through the red tape. But it was something they were able to do quickly,” commented Stanley Uhr, vice president and corporate counsel for Deb Shops, a national retailer headquartered in Philadelphia, discussing his company's experience using Health Advocate. “Based on what they do and the fees they charge, it was a no-brainer. They solved the problems in a matter of minutes and it enabled the manager to go back to work free of that burden.”

Finding “Lost” Money

Health advocacy has begun to play a major role in finding significant savings in a host of areas including incorrect billing charges, improved provider negotiations

and better purchasing practices. In a recent representative case, an insurance carrier left one of our members to pay a balance of almost \$25,000 in physician and hospital charges following review of his claim. We intervened on behalf our member and were able to eliminate virtually the entire balance following discussions and negotiations with the medical providers involved.

Reduced Medical Claims Cost

Another area where health advocacy is playing an important role is helping to minimize “medical ping-ponging,” where there is a pattern of multiple medical claims causing individuals in need of care to get lost in the health care maze.

In this scenario, the employee or their family member has a medical problem but cannot get the appropriate relief. They search to find the “best” physician to treat or manage their condition. The result as they go from doctor to doctor is duplicate laboratory tests, unnecessary diagnostic procedures and wasted medications. Of course, claim costs in these cases grow exponentially.

Some health advocacy programs are designed to provide immediate intervention to help get members the best-in-class provider and have their care properly managed. This “do it right the first time” approach saves both precious medical resources and significant costs.

Health advocacy services are emerging as an important vehicle to assist employers and employees with problems they encounter when accessing healthcare and insurance services. They often help individuals get medical services that they have been unable to obtain on their own. These services also help to lower costs for both the employers and employees. ■

This “do it right the first time” approach saves both medical resources and significant costs.

Martin Rosen serves as chief marketing officer and Abbie Leibowitz is Health Advocate's chief medical officer. Both are former executives of Aetna, Inc. Dr. Leibowitz can be reached at aleibowitz@healthadvocate.net and Mr. Rosen can be reached at Mrosen@healthadvocate.net. The office phone number is (610) 941-4700.