

## Health Advocacy Helps Employers and Employees Cope with Healthcare and Insurance Systems

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This is a critical time for the American healthcare system. As the government struggles to define the future of Medicare and employers search for ways to cope with escalating healthcare costs, consumers are left shouldering an expanding responsibility for their own healthcare. They are systematically being forced to deal with an increasingly more complicated healthcare delivery system with dramatically fewer supports.

Equally disconcerting are the hidden costs of lost productivity at work and the growing burden of stress caused by our administratively bureaucratic health insurance environment. In the name of greater patient 'choice,' we have freed people to meander their way through the healthcare world, only to experience unnecessary visits, redundant testing and added confusion. To deal with increasing medical costs, insurers have created a potpourri of benefit plan designs, each more complicated than the other. Meanwhile, pleas for consumer service are met with automated telephone systems, computer generated messages and self-service websites. It is no wonder the average consumer feels abandoned by the healthcare system on which they depend.

In an ideal world, the patient's doctor would be his or her guide, helping the patient navigate the healthcare system. But in today's medical system, it is often difficult to develop a meaningful relationship with a doctor. If it can be done at all, getting answers to personal health questions and information to help make informed health decisions can be tedious, time-consuming and cumbersome.

It is clear that removing barriers to care and improving the consumer's interaction with the medical system is vitally important. In fact, these may be the most important steps to improving clinical outcomes and reducing medical costs.

### A Focus on Health Advocacy

The concept of health advocacy is certainly not new. Physicians, nurses, and other health providers all rightly view themselves as patient advocates. However, a newer and more consumer-focused form of advocacy has emerged, aimed at helping individuals solve the problems that frequently interfere with their ability to obtain healthcare services in a timely manner. These services are designed to save both time and money,

allowing people to get the most value from their benefits.

Generally, these newer types of health advocacy services are most often offered as an employee benefit paid by the employer. In this age of increasing regulation, many employers view the health advocacy company as an "extension" of their own administrative staff, 'outsourcing' to the health advocacy company a range of issues that at one time may have been handled in house. In the present economic environment, few companies are enlarging their human resource staff. The need to deal with complex healthcare issues is often relegated to in-house human resources staff who do not have the time, expertise or resources to handle the problem. Providing employees with access to an independent health advocate that can fulfill the assignment in a more efficient and cost-effective manner is a good business decision on multiple levels.

One such program connects the covered employee to a nurse, who then becomes the employee's own personal health advocate. The employee's spouse, dependent children, parents and parents-in-law are also covered. These nurses are supported by a team of administrative experts and medical directors. A signed release allows the personal health advocate to act in the member's behalf as they traverse the healthcare system.

It is important to note that health advocacy 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 healthcare providers and health insurance companies. Employers realize reduced administrative and medical costs and increased employee productivity and satisfaction. Employees and their families benefit by getting timely attention to their health care needs.

### Health Advocacy Generates Financial Savings for Employers

In addition to effectively solving problems and assisting consumer needs, a comprehensive health advocacy program can also save money for employers and consumers. There are several ways such programs can achieve financial savings:

### 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, preventing lost time at work is a significant savings to the employer. Expert health advocates can solve problems and address issues while spending a fraction of the time that the individual employee or human resource staff would have spent on the problem.

### Finding "Lost" Money

Health Advocacy can generate significant savings for employees and employers by identifying incorrect billing and payment processing errors, improved provider negotiations and better purchasing practices. Some health advocacy services have experience negotiating discounts with providers.

### Reduced Medical Claims Cost

Health advocacy can also play an important role in reducing "medical pingponging," where patients shuffle from doctor to doctor and test to test in an uncoordinated pattern that is both expensive and unnecessary. Typically the patient is searching to find the "best" physician to treat a complicated chronic condition. Because no one "advocates" on the patient's behalf, he or she goes from doctor to doctor, frequently undergoing duplicate laboratory tests, and unnecessary diagnostic procedures. In the process, patients may be prescribed inappropriate medications and receive conflicting treatment recommendations. The costs in these cases grow exponentially and worst of all, the patient, lost in the healthcare maze, does not receive the care they need.

Some health advocacy programs can provide immediate interventions to help members get to best-in-class providers early on. This "do it right the first time" approach saves both precious medical resources and money. Health advocacy services are emerging as an important consumer health innovation. When well designed and executed, these services also help to lower costs for both the employers and employees.

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