



HUMAN RESOURCES  
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## Health advocacy: Strategic complement to consumer-directed Healthcare

Facing a continuing trend of escalating healthcare costs, it is no surprise that organizations of all sizes are embroiled in a Herculean struggle to structure employee benefit programs in ways that control costs, enhance access and improve quality.

Employers understand that from an insurance perspective, the most expensive healthcare costs are the first dollars of coverage, and so we have seen the development of high deductible, so called "consumer-directed health plans," that generally provide enhanced wellness benefits, but require the employee to share in the cost of care for more serious illnesses. The hope, of course, is that consumers facing increased financial risk will take a more active role in directing their own healthcare choices—including deciding to participate in the health plan's various care management programs. Facing added financial responsibility does not itself make a person better able to deal with a personal health care crisis. To support employees and further contain costs, a significant number of employers are finding health advocacy programs to be a

valuable strategic resource.

Typical programs connect the covered employee to a registered nurse, who then becomes the employee's personal health advocate. The nurses are supported by medical directors and administrative experts. A signed release allows the personal health advocate to work on the member's behalf.

Health advocacy services are generally offered as an employee benefit paid by the employer. In many ways, the health advocacy company may serve as an "extension" of the employer's benefits staff, 'outsourcing' the responsibility for helping employees deal with complex healthcare issues that previously had been delegated to in-house HR staff. Providing employees with access to an independent health advocate that can fulfill the assignment in an efficient and cost-effective manner may be a good business decision and a great employee benefit at a time when there is not a lot of good benefit news to announce.

Health advocacy programs help keep employees focused at work instead of dealing with the confusion of the healthcare system. In addition

to employee productivity savings, health advocacy may yield a positive return on investment by reducing the inefficiencies and helping the employee get to the best care at an earlier stage. The right care is always ultimately lower in total cost, and health advocacy programs can improve clinical outcomes while reducing medical costs by eliminating duplicate tests and unnecessary procedures.

By reducing costs, improving employee productivity and making the healthcare and insurance systems comprehensible to the average consumer, health advocacy programs help both employers and their employees. The rapid growth of these programs attests to their acceptance in the marketplace and will only increase as the population ages.

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