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HEALTH ADVOCATE: A REMEDY FOR HEALTHCARE CONFUSION

HealthNow New York is the nation's first health insurance plan to embed advocacy service for its entire membership

BUFFALO, NY -- HealthNow New York Inc., parent company of BlueCross BlueShield of Western New York and BlueShield of Northeastern New York, is the nation's first health insurance plan to embed a health advocacy service as a standard feature for all its members. Advocacy services are emerging as an important vehicle to assist employer groups and plan members in navigating complex healthcare and insurance systems that may otherwise make important healthcare decisions time-consuming, tedious, and cumbersome.

HealthNow has partnered with Health Advocate, Inc., the leading independent health advocacy and assistance company, to provide a bridge between the employer, consumer, insurer and provider. Services are designed to save both time and money, allowing plan members to get the most value from their healthcare benefits through better understanding of their medical situation. HealthNow members will be able to utilize this advocacy service as often as needed, without any charge.

"Health literacy and the ability of individuals to access, understand and use health-related information and services to make appropriate health decisions is one of the most important issues we face in today's healthcare system," said Alphonso O'Neil-White, president & CEO of HealthNow New York. "By working with Health Advocate, HealthNow can bridge the gap between what the healthcare system knows and does and what our members understand and need. It is our hope that by partnering with Health Advocate, we can improve the health of our members."

"Removing access barriers to care while improving consumer experiences is the premise behind Health Advocate," according to Michael J. Cardillo, president & CEO of Health Advocate. "Our team of Personal Health Advocates help members get the most from their healthcare experience."

These Personal Health Advocates, supported by a team of medical directors and administrative experts, ensure that members receive enhanced personal care and attention when they have a complex or confusing healthcare issue.

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An important feature of Health Advocate is its extended family coverage. HealthNow members, their spouses and dependent children are eligible for the service. Additionally, members' parents and parents in-law also have access to the personalized Health Advocate services, even if they are not HealthNow members. This broad-based coverage can help when a senior family member needs healthcare support.

"The importance and value of Health Advocate is that it eliminates many of the hassles associated with today's health care systems," said Abbie Leibowitz, M.D., Health Advocate's chief medical officer. "Having an expert who knows the ins and outs of health and insurance issues is no different than hiring a lawyer to assist with legal issues or an accountant to help with financial matters."

HealthNow members can call upon the Personal Health Advocates to provide such assistance as explaining tests and results, treatments and medications and obtaining medical appointments as well as helping to find the right doctor for complicated medical cases. Health Advocate will also help identify and make arrangements for community resources such as nursing homes for elderly parents and can help members negotiate medical bills in advance for an uncovered procedure.

Health Advocate has handled a wide range of cases with positive results since HealthNow first introduced this service:

- In one case, a plan member contacted Health Advocate regarding an 18-month delay by Social Security in the processing of her disability coverage. A Personal Health Advocate contacted state representatives and worked with a disability case manager to facilitate the processing of the application. As a result of these efforts, the member was qualified for monthly benefits going back to the beginning of her illness and disability.
- In another case, a plan member's daughter contacted Health Advocate to seek assistance in coordinating transportation for her elderly parent, the HealthNow member. Phone calls made by the Personal Health Advocate determined that community resources for senior citizen transportation did not exist. While the situation was not resolved, the plan member's daughter was appreciative of the effort made by Health Advocate and the availability of the program. According to her, the service did exactly what it was supposed to do and the Personal Health Advocate was very accommodating.

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- A plan member was impressed by Health Advocate's tenacity in finding a resolution to his situation involving misinformation he received regarding a local hospital and its anesthesiologist network. Prior to surgery, he had been told that a specific anesthesiologist was in the provider network, when in fact the provider was not. The plan member was billed for the procedure and within weeks, Health Advocate was able to secure a full refund for him.

"We have introduced an independent health advocacy service as part of our ongoing commitment to ensure all members have the most comprehensive support to best meet their healthcare needs," said O'Neil-White.

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About HealthNow New York

HealthNow New York Inc. does business as BlueCross BlueShield of Western New York, BlueShield of Northeastern New York, and HealthNow in the central New York, and operates a Medicare claims processing division. Headquartered in Buffalo, NY, HealthNow is one of the Northeast's leading healthcare companies with annual revenues exceeding \$2 billion.

BlueCross BlueShield of Western New York and BlueShield of Northeastern New York is an independent Licensee of the BlueCross BlueShield Association.

About Health Advocate, Inc.

Health Advocate™ was founded to help employers and other organizations and their respective employees better navigate the clinical and administrative complexities of the nation's healthcare and insurance systems. The company currently serves more than 6 million Americans nation-wide through its relationships with more than 1,800 employers, unions, third-party administrators, and insurers, including some of the nation's largest companies as well as a wide range of local and regional organizations. Health Advocate offers its clients a broad spectrum of time and money saving advocacy and assistance solutions. The company has received widespread recognition for its work from a number of news organizations including the *CBS Evening News*, NBC 10 TV, *the Wall Street Journal*, *New York Times*, *The Washington Post*, *Philadelphia Inquirer*, *Crain's New York Business*, NPR's *Sound Money* and a range of other publications. Health Advocate, a privately-held company, is headquartered in Plymouth Meeting, PA, a suburb of Philadelphia, and has regional sales offices in New York City, Connecticut, Delaware/Maryland, Washington, DC/Virginia, Atlanta, Boston and California. More information can be found at www.healthadvocate.com.