

# The Colonial

## HEALTH & WELLNESS

### Health Advocate Inc. helps, guides those with insurance problems

By Tony Di Domizio

For many businesses and their employees, dealing with the confusion and headaches of the health care and insurance industries can be time consuming and nerve racking. One business in West Conshohocken – Health Advocate Inc. – is offering a helping hand in solving health insurance problems.

“Health insurance companies fight that people cannot have certain procedures because insurance is impersonal and they do not have a mission of helping the person walk through the policies,” said Suzanne Starker, vice president of sales for Health Advocate. “We are the guide to help people make decisions for health care and make it work best for the person.”

Health Advocate deals with companies as an aide to its employees, designed to assist employers and consumers by helping navigate the confusing health care environment. Starker

described the cost as “peanuts compared to others,” with prices ranging from \$1 to \$3 per employee per month.

“Health insurance provides coverage, not advocacy,” said Starker. “Companies are spending millions on insurance now, yet employees don’t get it all. This whole new piece of health care helps people stay productive and is more efficient by reducing claims, rates and lowering fees.”

Health Advocate was founded in 2000 by the management team that ran Aetna and US Healthcare. President and CEO Michael Cardillo was the former president of Aetna US Healthcare and the former co-president of US Healthcare. Chief Medical Director Arthur Leibowitz, M.D., was the former executive vice-president of Medscape Inc. and the former chief medical officer for Aetna US Healthcare. Martin Rosen, marketing and communications director, was the former head of



David Rocchino, left, of Flourtown, and Mike Cardillo pos for a photo. Rocchino is one of the founders of Health advocate Inc. of west Conshohocken and is head of Sales. Cardillo, also a company founder, is the organization’s president.

communications and advertising for Aetna US Healthcare.

Lafayette Hill resident Stanley Uhr commissioned Health Advocate six months ago to assist employees at the Philadelphia-based Deb Shops in solving problems with their health insurance. Since then, Health Advocate has helped in serious situations on over a dozen occasions and is now offered as

an advanced employee benefit.

“They know the people and they know the language,” said Uhr, vice president and corporate counsel for Deb Shops. “They straighten out a problem in minutes, it sounds like a sales pitch, but they do it.”

Uhr said one employee needed a doctor immediately and one was not available for months. Under Health

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## Health Advocate Inc. helps, guides those with insurance problems (cont.)

Advocate, the employee had an appointment in two hours.

A second employee was spending time caring for her mother. Her father, who was the mother's primary caregiver, was in the hospital and needed to take intravenous medication. Uhr said there was a tremendous amount of red tape in paying for the medicine, and if her father stayed in the hospital, he could receive the medicine free of charge.

Health Advocate came in and in an instant, Uhr said, the father was being treated at home, medicine and all.

"It allowed the employee not to run to the hospital and run home to take care of her mother and back again," said Uhr. "She could come in and do her job and relax knowing it was taken care of. There is never going to be a finite measure and Health Advocate was very, very helpful."

Health Advocate, which is not an insurance provider, operates alongside all forms of health insurance products, but does not provide medical services or recommend treatment. Instead, a team of registered nurses, or personal health advocates, act as the single point of contact and speak with the

players in the health care system.

"Every individual in the company gets their own nurse who puts together the best options and are clinically connected with the industry," said Starker. "The nurses have backgrounds ranging from pediatrics to geriatrics and are empathetic towards the patient."

Starker said all the nurses are qualified to work with the members, and Health Advocate has two full-time medical directors on staff. The doctors and practitioners are part-time consultants who help provide members with an efficient solution to their problems while eliminating hassle and increasing profit for the company that uses the service.

"We are filling the void that exists in the system," said Starker. "As the health industry gets more complicated with all the wonderful medical options, people are falling through the cracks to put together solutions to a medical crisis. They lean on Health Advocate to help them through."

One case history from Health Advocate told the story of the president of a local business association who had been suffering

from daily migraines for two months. After visiting nine different doctors who recommended everything from cervical disk surgery to massage therapy, nothing was working for her.

She contacted Health Advocate, which suggested she be evaluated by a specialized "headache center" at Jefferson Hospital, an option not recommended to her by the nine physicians. Advocate's medical director contacted the center to schedule an evaluation and although there were no openings for five months, an expedited appointment was scheduled for a week later. The intervention process took Advocate one hour to complete and the president was, for the moment, cured.

A second case study from Health Advocate involved a 12 year old child with cerebral palsy whose health care provider had denied coverage for an upright support needed during physical therapy sessions. The family had gone through an appeal, however, the plan maintained the denial.

Health Advocate fixed the problem in 45 minutes. They confirmed the standard benefits on Medicare guidelines would not provide coverage for the equipment. Its records showed the family's insurance included state Medicaid benefits for the child and

that it often covered needed equipment. A personal health advocate contacted the Medicaid manager and it agreed to provide coverage for the support.

"People want to make decisions now and we have found our service is pretty exciting," said Starker. "Why can't someone's life be easier, with all the grief?"