

advocating FOR CLIENTS

Personal health advocates, a new nursing niche, helps clients
traverse the complicated world of health insurance **BY GAIL O. GUTERL**

The problem was complicated and Edward Hampson, RN remembers it with pride because in the end he was able to negotiate a solution.

"A woman had her daughter on her insurance. The daughter had a congenital nerve defect in her face for which she had had several corrective surgeries," Hampson explained. Years later the daughter was scheduled to have one last surgery. However, in the intervening years the mother had changed jobs and the specialist who had performed all the other surgeries was not out of her insurance network.

"It was very important to mother and daughter that this surgeon, who had done all her other surgeries and was familiar with her medical case history, complete the final surgery," Hampson said. "But of course the insurance company would hear nothing about it."

As a personal health advocate, Hampson went to bat for this mother and daughter. He pointed out to the insurance company that there were no in-network providers who did this type of surgery. Then he negotiated with the surgeon to get the woman's insurance rate accepted for the procedure. "She had been working on this problem for more than a year and we were able to get accommodations from the insurance company in 6 weeks," Hampson recalled with pride.

It's a case he remembers when he is asked if and why he loves his job.

Going to Bat for Others

Hampson, Ginny Horn, BS, RN, and three other nurses are personal health advocates – a relatively new position for nurses – who work at Health Advocate, Blue Bell, PA. They say they love their jobs – a job that is certainly unique! But what exactly is a personal health advocate?

Basically, a health advocate acts as a liaison between those in need of health-care services and those who provide the services, including insurers. Nurses work one-on-one with clients to help them navigate the complicated world of health insurance and medical care. Clients call them with all types of problems, from errors in health insurance bills to questions on denial of coverage.

For example, Horn, the first nurse hired at Health Advocate almost 2 years ago when the company started, recalled helping a client who needed heart surgery.

"Her insurer wanted her to have open heart surgery, but her physician was recommending a less invasive surgery," Horn explained. "The insurance company said the less invasive surgery was still experimental. We proved that it wasn't and the woman had her surgery."

As personal health advocates at Health Advocate, a company founded specifically to offer help to health insurance holders, Hampson, Horn and others provide support to clients who must traverse the complicated world of health coverage and benefits.

For a relatively small monthly fee (about \$3 per person for a company with 150-200 employees, according to Health Advocate's sales manager, David

Rocchino), a Health Advocate client can present his problem to the nurse who will then research the type of coverage he has and, if a discrepancy is discovered, will advocate for the client.

The founder of the company is a physician and former health insurance executive, who at times has been known to appeal cases personally to insurance companies. The Health Advocate staff also includes a psychologist.

Insurance Coverage Can be Complicated

"There is a need [for personal health advocates]," said Hampson who entered nursing when he was almost 30 years old. "Insurance companies are never going to get smaller. It's impossible for them to be completely user friendly. A service like ours is valuable for the employer and the employee."

"This is a whole new concept in healthcare," said Horn. "It's very different from any other nursing I've done." And Horn has done a lot of nursing since she entered the profession in 1975, including pediatrics, obstetrics, nursery and geriatric, nurse manager, a DON in a hospital and in long-term care and a captain in the Army reserves. Her varied and solid experience has been an asset in becoming a personal health advocate.

"When you pick up the phone here, you never know what the caller will need," she said, describing the job as challenging and interesting. "I think it requires a varied, broad base of knowledge. Here, each nurse has her own expertise, which is different and unique from another co-worker's, so we really complement each other." Both Horn and Hampson said they don't miss the personal touch with patients that they had in bedside nursing. "I work with countless client members whom I don't know by face, but I know I'm making an impact and that provides the same satisfaction as bedside nursing," Horn said. "When you talk to members on the phone after researching a problem, you can hear the relief in their voices, even if the outcome is not what the client wanted. At least now they have a definitive answer and an explanation as to why."

"We have a lot of autonomy in this position and we provide a service that fills a great need," Hampson told ADVANCE. "We are making health insurance more manageable for people; helping them through a difficult time."

Of course, the nurses also enjoy the hours. They work a typical business day and rotate weekend beeper duty among the five of them.

Started by Insurance Execs

Interestingly, Health Advocate was started by several insurance executives from the now defunct U.S. Healthcare, which was acquired by Aetna in 1996. When Aetna stock began to plunge in 2000, one executive was let go and several others left. After months of getting together over coffee, the executives decided to start Health Advocate to help people navigate their medical care and insurance coverage.

In 2 years the company has acquired 150 corporate clients. ■