

EMPLOYEE BENEFITS

The Health Advocate

This is customer service that employee benefit specialists can sell to clients.

By Chuck Jones

Employee benefit specialists now have another service that can reduce the amount of service work they do while earning a commission.

Health Advocate is a Blue Bell, Pa.-based company that provides health benefit advice and advocacy services for the members of employer and trade groups, says Carol Fischer, a company spokesperson. Among its services, the firm will help groups find health experts in the areas of long-term care, treatment for disabilities and medical and dental procedures. The company will also intervene on behalf of insured members in health insurance claim disputes and work with pharmacies to provide affordable medicines to its members.

Advantages to advisors

Offering this low-cost service to employers has many advantages to advisors who work in the employee benefits market, including paying them a commission, reducing their service work and giving them a reason to stay in contact with their clients.

The commission for advisors is typically 10 percent of per employee per month revenue, says Dr. Abbie Leibowitz, executive vice president and chief medical officer of the firm. Depending on the number of employees, the fee for Health Advocate's services ranges from

\$1.25 to \$3.95 per employee per month. The PEPM fee includes coverage for the employee's spouse, dependent children, parents and parents-in-law. "The service is low-cost and the health broker himself may wish to purchase it for certain employer groups," he says. "It's a way to add service to the relationship he has with his clients, which, in turn, gives him a competitive edge in selling benefits."

The service Health Advocate provides is "good news in a market where there's often not a lot of good news," Dr. Leibowitz says. "In this era of large health insurance premium increases and employees shouldering more and more of their health costs, this is a wonder benefit. It's low cost to the employer and no cost to the employee."

A case in point

On the firm's website are several case histories that illustrate how Health Advocate helps its members. Here is an example:

"A member called us because he was having a problem getting his pharmacy to refill a prescription medication he was taking . . . Because of the package size available and the dosage his doctor had prescribed, he needed the medication refilled every four days. His health plan interpreted his prescription to be a 30-day supply and refused coverage for the refill.

"Our personal health advocate contacted the pharmacy and explained the situation to the pharmacist. He agreed to refill the medication so that the member would not go untreated while Health Advocate worked on a solution . . . We spoke with the physician who [then] rewrote the prescription, clearly explaining how the medication was to be dispensed and how often it was to be taken. We then contacted the health plan's pharmacy department and explained the package size and dosage issues. This satisfied its drug utilization review criteria and permitted the member to refill his prescription without interruption. Clarifying the instructions on the prescription allowed the pharmacy to dispense multiple vials of the medication at one time so the member would have to make fewer visits to the pharmacy."

This is one example of how Health Advocate can help eliminate the service work benefit brokers do. "This lets the broker concentrate on making sales rather than making service calls and doing paperwork," Dr. Leibowitz says.

For more information, visit www.healthadvocate.net