



# Dealers sign with health advocacy service

*By Dave Burgess*

A group of Montana employers has responded to the increasing costs and complexity of modern medicine by offering an advocacy service.

Montana Automobile Dealers Association Insurance Trust has contracted with Health Advocate Inc. to help the association's 95 member organizations and their employees navigate the health care world.

Steve Turkiewicz, MADA executive vice president, described the new service as an overlay or an addition to the health insurance already offered to its members. The concept is new in Montana, he said.

The association, like any employer, saw the rising deductibles and premiums and how more of the costs and decisions about health care were being shifted to employees.

"We were looking at ways to help," Turkiewicz said. "People are not using the system as efficiently as they can."

One unique feature of the service is that it is extended to in-laws of the covered employees.

"The recognition is that many of us have parents in their 70s and 80s" who may need the extra help, Turkiewicz said.

MADA added the advocacy service to its menu of member services at no additional cost.

"We think the value is so powerful, we just added it in," Turkiewicz said.

The Montana Automobile Dealers Association was formed in 1913 to serve the needs of franchised new car and truck dealers. In 1949, the association created MADA Insurance Trust to provide affordable healthcare insurance to its members and their families. It currently covers nearly 4,000 Montanans.

"MADA Insurance Trust is committed to providing the highest quality services to its members," said Wes Toepke, trust chairman and president of HKT Big Sky Motors, Glendive, in a statement from Health Advocate. "And we believe the services offered by Health Advocate will greatly benefit our members, their employees and their families. Health Advocate knows how to simplify the healthcare process and provide effective solutions to difficult issues."

Members will get unlimited access 24-hours a day, seven days a week, to Health Advocate's trained staff of advocates -- registered nurses -- supported by a team of medical directors and administrative experts, the company said.

Health Advocate was founded in 2001 and works with employers, unions and a range of other organizations. From headquarters in suburban Philadelphia, it serves nearly half a million members, said Carol Fischer, director of communications.

Health Advocate does not replace health insurance. Among its services are assistance in solving claims, billing, insurance and related administrative issues. It helps to arrange appointments with specialist physicians and best-in-class medical institutions, provides assistance coordinating complex clinical issues and assists in finding senior care services that fall outside traditional health insurance coverage.

"We are excited to work with MADA Insurance Trust," said Michael Cardillo, president and chief executive officer of Health Advocate Inc. "The trust and the Montana Automobile Dealers Association enjoy a reputation for excellence and innovation and it means a lot to us to be able to provide our services to its members."

"Our company has had a great deal of success working with health plans, doctors and hospitals and others who serve individuals using healthcare services. We are able to quickly and efficiently facilitate issues that result in considerable time and money savings."