

# The Washington Post

## The System

### A Weekly Check on Health Care Costs and Coverage

# Someone on Your Side

**I**t sounds fabulous: Instead of facing the pitfalls of medical care and insurance alone, you've got a trained expert on call to protect your rights and your health. Even better, this expert never sends you a bill.

This is the promise of Health Advocate, launched two years ago by a group of former executives at insurance giant Aetna. The company, based outside Philadelphia, says it covers almost half a million workers -- and their spouses, dependent children, parents and parents-in-law. Who pays? The workers' employers.

"I think this is a great benefit, I really do," said Dori Boulden, vice president for benefits at Washington-based Riggs Bank.

Boulden said Health Advocate has been available since April to about 2,100 Riggs workers and retirees, with the bank paying about \$1.25 monthly for each current employee and about \$2.25 for each retiree. "It was a no-brainer" to sign up for the service, she said. "The cost is minimal compared to the amount of time my staff would have spent" addressing problems employees have with health problems and insurance coverage.

One typical case, Boulden said, involved a worker who had chosen a physical therapist who was part of his insurer's network of providers. Several sessions into this treatment, the worker discovered that the therapist was no longer in the network; as a result, the worker suddenly was facing higher payments.

"Health Advocate contacted the physical therapist's office," arranged for the care to be provided at the lower charge, satisfied the employee "and kept me out of it," Boulden said.

The company says its staff of nurses and medical directors is available 24 hours a day to assist with billing mistakes, resolve disputed insurance claims and negotiate fees with providers.

And for a person uncertain about information received in the hospital or at a doctor's office, "Health Advocate will take the time to call your doctor to get a complete update about what you were told but did not fully understand. After we talk with your doctor," the company says on its Web site, [www.healthadvocate.net](http://www.healthadvocate.net), "we will call you back and explain in simple terms the status of your medical situation."

Arnold Bruckner said he became a Health Advocate client two years ago to get expert help for his partially disabled adult daughter, who lives outside St. Louis.

In addition to resolving insurance problems, Bruckner said, the registered nurse assigned to his daughter has located practitioners for her medical problems and in one instance helped her decide against a recommended treatment that "would have left her deformed."

Bruckner, a lawyer in Lanham and Columbia, is one very satisfied customer: "These folks don't walk on water, but they come close to it," he said.

**-- Tom Graham**

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The System welcomes comments from patients, providers, insurers and others about the delivery of health care. While we cannot advocate on behalf of individuals, we are looking for examples of problems and solutions that may direct our reporting. Contact us by U.S. Mail at the address that appears below or by e-mail at [thesystem@washpost.com](mailto:thesystem@washpost.com). Do not send original documents