

**HINDRANCES TO HEALTH**

COMMUNICATING THE NUANCES OF CONSUMER-DRIVEN  
HEALTH PLANS CAN BE ESPECIALLY HARD IN  
WORKFORCES WHERE CULTURAL BARRIERS EXIST.



NOVEMBER 2004 • \$ 8.95

# Human Resource Executive<sup>®</sup>

## FYI

### Adding Value

**H**ealth Advocate Inc., a health-care advocacy and assistance company headquartered in Blue Bell, Pa., has entered into an agreement with Helena, Mont.-based Blue Cross Blue Shield of Montana to offer its service to all BCBSMT employees. In 2005, the Health Advocate service will be made available to BCBSMT clients throughout Montana; the first Blues plan in the nation to offer an independent advocacy service like Health Advocate to its clients.

Under the agreement, BCBSMT employees and their families will have unlimited access to Health Advocate's trained staff of Personal Health Advocates, who will help members navigate the health-care system by providing assistance with a wide range of medical and administrative issues. Designed to save clients both time and money, the program helps people get the most value from their health-care benefits, and also offers coverage for employees' parents and parents-in-law, in addition to spouses and dependent children.