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SMART IDEAS

Healthy Returns

WHAT: A service that acts as an advocate between patients and their insurance companies and doctors

WHO: Michael J. Cardillo, Dr. Abbie Leibowitz, Tom Masci, David Rocchino and Martin Rosen, co-founders of Health Advocate, Inc.

WHERE: Plymouth Meeting, Pennsylvania

WHEN: Started in 2001

BY NICOLE L. TORRES

Navigating through myriad health claims, insurance companies and doctors' offices can truly make people crazy. Knowing that the typical employee usually doesn't have the extensive medical or insurance know-how to get the services they need, these five entrepreneurs created Health Advocate, Inc. The company provides a wide range of services, from recommending doctors and negotiating claims to coordinating medical administrative tasks and finding second opinions.

The company's founders — five former Aetna U.S. Healthcare employees, including Cardillo, 61; Leibowitz, 58; Masci, 59; Rocchino, 46 and Rosen, 58 — knew that a service offering impartial information to ensure top-quality health care was needed. Says Rosen, "The issue wasn't, Does this make sense? It was, Can you make any money at it?" To find out, they did a beta test in the summer of 2001.

The overwhelming response from their research was yes, people absolutely needed their services, and yes, they'd find a way to pay for them. So, the team started selling the service, which costs between \$1.25 and \$3.95 per month, per employee, to employers as a time- and money-saving health benefit for their employees and covered dependents. Health Advocate's service saves employees the headaches of dealing with healthcare snafus, which often distract them during work hours. In turn, employers are provided with a more focused crew.

Today, having contracted with companies all over the United States, Health Advocate supports more than 3 million people and saw sales exceed \$4.5 million in 2004.