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## **Health Advocacy: Saving Time and Money for County Governments and Their Employees**

By Monte Chasteen

Health advocacy services are emerging as an important vehicle to assist employers and employees with problems they encounter when accessing health care and insurance services. These companies facilitate employee-patient interactions with health care providers and related administrative systems. In helping customers navigate the health care and insurance systems, health advocacy companies can generate considerable medical cost and productivity savings as employees receive quality care and are freed from the worries of dealing with the health care system.

### **The Need for an Advocate**

U.S. employers face a huge challenge in attempting to sponsor quality, affordable health care benefit programs for their employees. With the resurgence of spiraling health care inflation during the past several years, employers—including cash-strapped county and local governments—have had to endure double-digit year-over-year increases in premiums. Equally troubling are the hidden costs related to lost productivity, redundant health care claim payments, and health care consumers—or their families or employers—who “get lost” in the health care maze.

County officials face additional challenges as pressure is placed on benefits budgets to reduce costs and balance various priorities. Public employee benefit programs have taken a toll on budgets as health care premiums have continued to escalate. Managing these programs also has become increasingly complicated due to federal privacy requirements and cutbacks in human resources staffing.

Employers report that their employees complain about challenges in finding the right doctor, hospital, and especially the right specialist as well as navigating the health care system. Getting answers or information to help make important health care decisions is often seen as tedious, time-consuming, and cumbersome. A health advocate will take care of these problems for the employee.

With time-constrained schedules, people want to be able to make decisions without the delays and hassles often encountered in today’s health care system. Also, lost productivity—as employees use work time to deal with their own and their family’s health issues—is costly to employers.

### **The Value of an Advocate**

Health advocacy companies focus on solving problems that often interfere with an employee’s ability to obtain health care services in a timely manner. Services are designed to save both time and money, allowing the employee to get the most value from their health care benefits. Health care providers and insurers also benefit since the advocacy company helps to resolve thorny issues in a professional and objective manner.

- **Improving Productivity**—A health advocacy program can reduce the time spent by both managers and employees on health-related issues. Because the company’s experts know the “ins-and-outs” of health care, they can resolve issues in a fraction of the time that employers or their employees would have spent. A professional advocacy team knows how to cut through the health care system’s red tape quickly and efficiently. They solve problems that typically tie up valuable employer resources, enabling employees to go back to work free of these burdens.
- **Finding “Lost” Money**—Health advocacy companies can find savings in several areas, including incorrect billing charges, improved provider negotiations, and better purchasing practices.
- **Reducing Medical Claims Costs**—Health advocacy has shown promise in minimizing medical “pingponging” when the employee or their family member has a medical problem but cannot get the appropriate relief. As they search to find the “best” physician to treat or manage their condition, the result is duplicate laboratory test, unnecessary diagnostic procedures and wasted medications—as well as excessive time away from the workplace. Of course, claim costs in these cases grow exponentially. A health advocacy program can help members find the best provider and have their care properly managed. This “do it right the first time” approach saves both medical resources and significant costs.
- **Protecting Confidentiality and Limiting Employer Liability**—The strict privacy requirements of federal law (HIPPA) is another reason employers turn to an advocacy service for help. Plan sponsors must take special steps to fully protect employee’s health care information. Improper attention to these federal mandates can leave county government employers vulnerable to financial and legal penalties. An external advocacy service can be a “safe harbor” for employees, freeing the employer’s benefits staff from having to deal with sensitive, highly confidential information.
- **Increasing Employee Satisfaction**—Plan sponsors and their employees who have used advocacy services have indicated that they value the services they receive from the company. Furthermore, an advocacy benefit can be used in both the retention and recruitment of employees.
- **Supporting Plan Sponsors**—Sometimes employers also choose to use the health advocacy company as an “extension” of their own administrative staff. In this case, a county’s personnel department could outsource to the health advocacy company a range of issues to handle. Typically, this is done either because the in-house staff does not have the expertise to handle the problem, or because the health advocacy company has the staff that can fulfill the assignment in a more efficient and cost-effective manner. The counties and therefore the beneficiaries of reduced administrative and medical costs and increased employee productivity and satisfaction.

### **Local Government Experience with Using a Health Advocate Service**

Health advocacy is showing great promise in helping all sorts of employers and employees—including local governments—confront the challenges of obtaining affordable healthcare. These services are helping to lower costs and improve the quality of care received. As a bridge between the employer, consumer, insurer and provider, advocacy programs serve as a positive force in our nation’s quest for more cost-effective health benefit programs.

The Delaware Valley Health Insurance Trust, which covers 30 municipalities and insures approximately 6,100 employees and dependents in four Pennsylvania counties, has used the company Health Advocate

for its advocacy services. According to Administrator Richard J. Lee, this program “helps individuals get health care services that they have been unable to obtain on their own” In addition, said Lee, “helping to eliminate many of the hassles associated with today’s health care and insurance systems is viewed as especially helpful. Employers are the beneficiaries of reduced administrative and medical costs and increased employee productivity and satisfaction.”

### **Examples of Health Advocacy Services**

- **Personal attention**

- Assigning employees a specific advocate staff member who will always handle their cases.

- **Access to care**

- Helping find physicians, hospitals, and other health care providers

- Locating “Centers of Excellence”

- Scheduling appointments

- Helping coordinate medical needs

- **Health coaching**

- Preparing patients for their physician visits

- Helping patients better understand their chronic conditions, enabling their active participation in the management of their health

- **Administrative support**

- Assisting with claims and billing issues, fee negotiations, coverage and benefit issues

- **Information/resource support**

- Providing assistance in finding information and resources