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Someone On Your Side

By Joan Raymond

THERESE POCOCZNY, an insurance executive from Lake in the Hills, Ill., considers herself a savvy health consumer. But when her mother was whisked to a local emergency room and then hospitalized after experiencing severe spinal problems, Potoczny got a rude awakening. "I always thought the medical staff would return phone calls, answer questions and discuss treatment plans and options," she says. "I was wrong." So the family turned to a Baltimore-based health-care advocacy company called PinnacleCare (pinnaclecare.com) for help. Within one day, a doctor on the company's staff reviewed her mother's medical records and set up a conference call with a neurosurgeon from Johns Hopkins and a neurologist from Rush University Medical Center, who agreed to take on the case. "We needed someone on our side" says Potoczny.

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That's the calling card of a new breed of for-profit companies billing themselves as health advocates. As people have to make myriad decisions about their care or insurance coverage, these companies are capitalizing on the frustrations of folks trying to navigate the health-care maze. Many companies, such as PinnacleCare or Plymouth Meeting, Pa.-based Health Advocate (healthadvocate.com) and HealthCareAdvocates, Inc. (healthcareadvocates.com), in Philadelphia, are growing fast. The industry, however, is unregulated. Though most companies

are staffed with nurses, doctors and former insurance or hospital execs, anyone can hang a shingle and call himself a health advocate. Pricing for services, which can include settling insurance disputes, providing research, arranging specialty consults or even accompanying clients on doctor's visits, range from a few dollars per month to hundreds or potentially thousands of dollars.

Finding the right company to meet your needs requires some work. Check out the expertise of the staff and find out how long a company has been in business. Make sure you understand the fees and what you are getting for them. Ask to speak to clients. Find out success rates in settling insurance disputes. If you find a good advocate, you might be able to spend your time getting better.

At Your Service

You don't always have to pay for a patient advocate. Hospitals and nonprofit groups also provide them.

- **Patientadvocate.org.** Helps those with chronic or life-threatening illnesses
- **Marrow.org.** For those who need marrow or blood-cell transplants
- **www.consumer.gov/qualityhealth/rights.htm** Patients' rights