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Advocates for patients cut red tape

By Jodie Snyder

Faced with a brain buster of a medical bill, Carole Falconer got help from an unlikely place: someone on her boss' payroll. Falconer's employer, Avnet Inc., is one of a growing number of employers and individuals who would like to cut through the red tape strangling the American health care system.

One possible solution? Patient-advocate-for-hire companies.

As patients become more responsible for their own health care and for picking up a greater share of the tab, there are a growing number of companies offering to help them cut through the red tape and sort through medical information.

Avnet hired Health Advocate, a national company that specializes in patient advocacy, in November 2004 just as the Phoenix electronics distributor rolled out major benefits changes, including offering more consumer-directed health plans. Since then, Health Advocate has helped with 1,500 calls from Avnet employees. Most calls have involved helping people file claims or understand medical options.

"The reaction has been extremely positive," said Julie Fink, vice president of compensation and benefits for Avnet, which has 6,000 employees in the United States and is the largest of the four Fortune 500 companies based in Arizona.

For Falconer, who has been with the company for 20 years, the patient advocate was a godsend.

Last year, she got a stack of medical bills riddled with incorrect billing and diagnosis codes. She faxed the materials to Health Advocate, and within two days she had gotten a call saying everything was taken care of.

"Oh my God, I couldn't believe it," said Falconer, who works in Avnet's Bloomington, Minn., office.

Because Falconer's husband has a number of health problems, she is used to working through the healthcare maze. It's nice to have help getting through it, she said.

"I hate calling insurers at work, but that's the only time they are open. And you have to go through 48 prompts to get a real person."

Fink believes Health Advocate has saved employees thousands of dollars by finding cases of overcharging and double billing.

For Avnet, the payoff is higher employee productivity. Fink estimates that for every hour Health Advocate is working an employee's case, it saves the employee three hours of time.

Avnet is one of a dozen Arizona companies that use Health Advocate, which has more than 7.5 million members under contract with 2,200 employers, unions and insurers. Employers generally pay from \$1.50 to \$5 per employee per month for the patient-advocacy services.

Started in 2002 by former insurance executives, Health Advocate offers services ranging from investigating medical bills to helping coordinate care.

People who can't get in to see a specialist frequently call the Health Advocate hotline, said Marty Rosen, the company's executive vice president.

A patient who has just been told he or she has cancer wants to see an oncologist immediately. From the oncologist's perspective, getting a call from a cancer patient is routine. To see an oncologist more quickly, it's important to state logically and clearly why you must be seen immediately, Rosen said.

Health Advocate tries to build a factual case to get appointments faster. "There is a lot of triage done in emergency departments but not so much in

doctor's offices," Rosen said. "You have to explain why you need to be seen before other people."

Local options

For patients who don't have access to companies like Health Advocate, there are alternatives.

For \$275 a year, the Patient's Advocate in Sun City will go through stacks of medical bills, no matter how high, to figure how much patients owe or if there is actually money coming to them. In one case, the Patient's Advocate got a woman an \$80,000 refund, said Sharyon Rampertab, the company's owner.

The company focuses on Medicare issues but will handle insurance problems for people with workers' compensation cases and catastrophic accidents.

The business also will review long-term care and medical insurance policies.

Online clearinghouse

Rampertab's company deals with medical bills, but there's a new group forming that may help people navigate data on the Web.

Debra Nixon, a longtime Arizona health care executive, is starting efforts to be a clearinghouse for people sorting health care information they find online. The Health Guide America, a non-profit group, wants to be a companion piece to advice that people find online through sites such as WebMD. The guide, which would be online as well as have a telephone hotline, would answer questions on how to find good medical information on the Web or how to find insurance or a doctor.

Nixon is talking with federal and state governments about starting the program.