

OUR PARENTS, OURSELVES

By Linda Rhodes

Health Advocacy Firms Offer Guidance

Q *My dad has been diagnosed with cancer, and I need to get him a second opinion and help arrange his medical appointments and care. On top of all of this, I'm not sure what Medicare or his supplemental plan covers. I live out of town and am overwhelmed. Is there any service that can handle all of this for me?*

A Over the last few years there has been a new crop of for-profit companies known as **health advocacy** firms that navigate the health care system for you.

They'll sort out medical bills, find doctors and specialists, arrange for second opinions, track down clinical trials, scope out nursing homes for your parent and negotiate with insurers if you've been denied coverage.

And that's just for starters. Their brochures often boast a slew of other services, including helping customers understand tests and treatments, coordinating a myriad of health care providers and arranging in-home care.

These companies bank on the fact that the American health care system isn't becoming any easier to navigate. If anything, it's getting more complicated, leaving frustrated consumers hungry for the equivalent of Onstar.

Currently, there are four major health care advocacy for-profits, all of which are national. However, Care Counsel out of San Francisco deals directly only with employers who purchase the service for their employees. So if you are working, contact your human resources department and ask if they provide an elder care service as part of their employee assistance plan.

In fact, most of the **health advocacy** firms get the bulk of their clientele from employers.

Three of the largest companies offering direct consumer services are Pinnaclecare, based in Baltimore, and Healthcare Advocates and Health Advocate, based in and near Philadelphia. Here is a bit of information on each:

- Healthcare Advocates offers a membership program with monthly fees. A one-month plan costs \$50 and is good for dealing with short hospitalizations or procedures. In your case, coordinating your father's cancer care might take nine months at \$250, or you could simply pay for a 12-month plan at \$300.

It also offers fee-for-service plans from \$50 to \$500. Say your father needs nursing home care and you'd like a geriatrician to assess him to determine the best type of care and facility for him. In this instance, scope out facilities, arrange for a geriatrician to see him and share the results with you for an agreed fee. It has 200,000 members, and you can contact Healthcare Advocates at 215-735-7711 or go to www.healthcareadvocates.com.

- Health Advocate was founded in 2001 by five former Aetna U.S. senior executives. It offers standard **health advocacy** services and packages its geriatric services in a "Senior Care Navigator" plan. They'll locate physicians that make house calls, assist with the transition from insurance coverage to Medicare and locate long-term care facilities, including adult day care. You can contact them toll free at 866-695-8622 or go to their Web site, www.healthadvocate.com.

- Pinnaclecare offers a "For My Parents" plan that's very pricey; however, unlike the others, they'll actually provide direct services. Your parent will be assigned a geriatrician who will examine him and coordinate his care, they'll download all your parent's medical records onto a USB jump drive that fits on a key chain, and he will be assigned a health advocate who will accompany them on appointments if needed.

The firm also employs physician researchers who continuously review the latest advances in medicine on behalf of their members. This high-end concierge service is offered for annual membership fees of \$13,000 for a couple and \$10,000 for an individual. You can reach them by calling 800-682-6002 or visiting www.pinnaclecare.com.

This new type of business is not regulated, so be sure to find out how long a firm has been in business (most have started within the last five years) and ask about the expertise of the founders and staff who will be working with you.

Other than these types of companies, you can also hire geriatric care managers who will help coordinate your parent's health care and offer similar **health advocacy** services. Many of them are nurses or social workers who work as part of a group or act on their own as consultants. They usually conduct an assessment for a fee and then charge for services rendered.

You can find geriatric care managers by going to the National Association of Professional Geriatric Care Managers site, www.caremanager.com, or find them in the Yellow Pages under social workers or home health care.

And don't forget, if you have questions about Medicare claims, Medigap policies and long-term care insurance, call your local APPRISE program offered through the state Department of Aging at 800-783-7067 to find the program nearest you. It's free!

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