

## Companies help patients get insurers to say, 'Yes'

### *Employers hire third parties to act as health care liaisons*

by REGINA SCHAFFER | Staff Writer

The pain in Bill Perkins' jaw had gotten so bad it was affecting his breathing and sleeping.

Perkins, a detective with the Margate Police Department, needed jaw surgery to correct the problem. His insurance company repeatedly refused to cover it.

The back-and-forth between the surgeon—who kept writing justifications for the procedure—and the insurance company was frustrating for Perkins. And all the while, his pain persisted.

"I think they were denying me to see if I would give up," said Perkins, 39.

Perkins told his chief and the city clerk about his situation. Both referred him to a Plymouth Meeting, Pa.-based company called Health Advocate, explaining it was a service for which the city already paid.

Perkins was matched with Annette, a Health Advocate nurse.

"Next thing you know, I got a phone call with my pre-authorization number," Perkins said. "That phone call was like—wow, I couldn't believe it."

Perkins had his surgery in April. He is part of a growing trend of people turning to third-party companies that help patients deal with the doctors, the hospitals, the insurance companies and the confusing bills that come with them all—for a price.

"There was a real void in having a service available to help the American public navigate the insurance system," said Martin Rosen, executive vice president and co-founder of Health Advocate. "If you have a legal issue, you go to a lawyer. If you have a financial issue, you go to an accountant. But when it comes to health care, there really was no one to go to."

Now that void is being filled. Companies such as Health Advocate, Guardian Nurses, Pinnacle Care

and Healthcare Whisperer contract with unions and companies, which provide the services to employees as a benefit. Health Advocate, for example, contracts with Home Depot, General Electric, various school districts and police departments such as Margate. The company currently has 4,300 clients, Rosen said.

Individuals also can pay for the services, typically for a negotiated fee. Guardian Nurses, based in Flourtown, Pa., can charge hourly rates ranging from \$150 to \$200, depending on the type of help needed, founder Betty Long said.

"It's a lot easier to sell this when you say, 'I'm going to save you money on your insurance bills,'" said Long, a Philadelphia nurse who founded Guardian Nurses five years ago. "We often get the five-alarm fires ... the \$122,000 bills."

"The health care system ... was not doing a very good job," Long said.

"Someone needed to spend some time and help people understand what their options were—just to show some compassion."

"People want help," Long said. "They want to talk to a human being who knows what they're talking about."

Company advocates, typically registered nurses or doctors, help clients with problems ranging from confusing insurance bills to finding a doctor or nurse or making an appointment with a specialist.

"We intervene on all of these issues," Rosen said. "We coordinate with the insurance company."

Advocates also can provide health coaching—helping clients prepare questions to ask their doctor.

"It's a very personalized service," Rosen said.

The idea of such personal service was attractive to

Mollie Rosen. When Rosen's companion of eight years, Gerald Spikol, received a diagnosis of lung cancer, she was scared.

"What would I know about lung cancer?" said Rosen, a Ventnor resident who is not related to Health Advocate's Martin Rosen.

"It came on so fast. The man was very, very healthy. He did smoke, but he had given it up two years before."

Rosen hired Guardian Nurses on the advice of her daughter to help her navigate the confusing doctor visits. Nurse Joanne Simone accompanied the couple to oncologist appointments, asking questions when needed and clarifying anything the couple did not fully understand.

"It's helpful to have someone there taking notes, asking questions they weren't thinking of," Simone said. "It's not about telling them what to do but making sure they're fully informed."

"We're like the nurse in the family," Simone said.

Simone also worked with the couple on pain management issues, and later, on hospice care arrangements. Spikol died in April.

"She was wonderful, she asked all the right questions," Rosen said. "She did everything. It was very hard for me to go through all that."

"It's so good for people at that time when they're so confused and so crazed, and they want to do the right thing for their loved one and they're not sure," Rosen said. "So it's nice to have someone like her."

### **On the Web**

For more information on health advocate companies:

Guardian Nurses: [www.guardiannurses.com](http://www.guardiannurses.com)

Health Advocate: [www.healthadvocate.com](http://www.healthadvocate.com)

Healthcare Whisperer: [www.healthcarewhisperer.com](http://www.healthcarewhisperer.com)

Pinnacle Care: [www.pinnaclecare.com](http://www.pinnaclecare.com)