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December 2009

6 questions to ask a health advocate

By Vanessa Richardson

If you're facing an astronomical hospital bill, denial of insurance coverage or refusal of treatment, help is on the way. A new type of health professional called a patient or health advocate is helping to haggle with health care providers.

A health advocate can be a nurse or doctor, social worker or health insurance staffer. They do everything from booking appointments with medical specialists and reserving rooms in nursing homes to persuading insurers to cover pricey procedures and reducing medical bills by hundreds or even thousands, of dollars.

"Our advocates are typically registered nurses, but we also have Medicare and elder-care experts and insurance administration professionals who understand insurance contracts and benefits," says Martin B. Rosen, co-founder of Health Advocate, a firm in Plymouth Meeting, Pa.

"If you're looking for a nursing home, we don't just give you the number, we take the lead in resolving the issue," Rosen says.

But beware. There's no licensing for health care advocacy. "There are people calling themselves patient advocates who actually work for collection agencies," says Laura Weil, director of the health advocacy program at Sarah Lawrence College in Bronxville, N.Y.

Finding an advocate

If you're dealing with hospital bills, ask the hospital if there's an on-staff advocate. "Hospitals are interested in having satisfied customers who don't go to the attorney general," says Weil. "Its financial assistance office can help you negotiate costs, set up payment plans or underwrite the entire cost."

Check with your workplace. Many businesses offer a patient advocate as an employee benefit.

If you must find one independently, get referrals from someone who has used a patient advocate. Or, start with the Patient Advocate Foundation, a nonprofit in Newport News, Va., that offers free services like resolving billing errors and negotiating with insurers to approve access to medical treatments.

Interview the health advocate

If your situation requires more handholding, it may be best to pay for an individual health advocate focused on your case. Health Advocate and a second firm, HealthCare Advocates in Philadelphia, conduct most business by phone and computer. If you prefer to meet an advocate nearby, search online for one in your area.

Before you pay for anything, ask some key questions to find the right advocate, and get all answers in

writing. Here are six questions to ask:

1. What are your credentials? You need someone with experience working on the situation you're facing, so check his or her educational background and where he or she was trained, Weil says.

"A social worker could help you find home-based care," Weil says. "If you need billing assistance, a medical-billing coder who knows what those insurance codes mean can better reconcile your medical records and your bill."
2. How long have you been in business? Find an advocate who has been working at least two years, says HealthCare Advocates' President Kevin Flynn. "Ask them how many cases they've done. An established advocate should have done at least 25 medical cases a year."
3. Do you have references? Ask the advocate to give you contact information for former clients. Ask the client about the services they provided, how they handled the situation and what the outcome was.
4. How much do you charge? Some advocates charge an hourly rate, others a flat fee. HealthCare Advocate charges an annual membership fee of \$20, then between \$50 and \$400 an hour depending on the situation and research involved. Health Advocate charges a \$30 annual fee, then \$125 per hour. Its Medical Bill Saver service negotiates down out-of-pocket bills of more than \$400. If it succeeds, Health Advocate's fee is 25 percent of the savings.
5. Are there extra expenses? Be clear about the advocate's billing structure because not everything is included. "Some charge you extra for travel expenses, like driving from their office to the hospital," says Weil.
6. How long will this take? Ask for a cost estimate and resolution time. A good advocate can explain how your goal can be measured and achieved. Ask how he'll keep you posted on the progress. If your advocate is local, a face-to-face conversation may be good enough, but if you're communicating by phone or e-mail, written reports are a good idea. Ask if there's an extra fee for them.

One way to keep costs down and get your problem solved is to keep all paperwork to hand to the advocate. "The more organized you are and the more facts you have, the easier it is for us to get to the crux of the matter," Rosen says.

Jot down names of doctors and hospitals you visited and dates of appointments and services. Save copies of all bills and insurance statements. Keep a diary of who you talked to and their response. If you need help such as finding the best treatment, ask your doctor or hospital for your medical records or give your advocate authorization to access them.

"That helps him know important issues like how serious the condition is, your medical background and family history," says Flynn. "That cuts down on paperwork and research time," and ultimately, your total bill.