

As Consumer-Driven Plans Grow, Workers Need Help Navigating The System.

By Cheryl Arvidson

The health care system is so complicated that figuring out what is and isn't covered can be incredibly frustrating. And if an employee or a family member faces a serious illness, trying to negotiate the medical system adds an entirely new set of challenges to the insurance equation.

Increasingly, companies recognize that employees need more help. Enter a company called Health Advocate of Plymouth Meeting, Pa., which offers an independent health advocate service covering employees as well as spouses, children, parents and parents-in-law.

Health Advocate co-founder Martin Rosen says he and his partners, all experienced health insurance executives, formed the company after they recognized there was "an unmet need."

"If you have a legal issue, you go to a lawyer, and that lawyer serves as a point person," Rosen continues. "If you have a financial issue, you go to an accountant. But if you have a health care issue, there really was... no single-source advocate to help you negotiate the nation's health care system. That idea, while very basic, is also very profound."

Health Advocate, begun in 2002, serves nearly eight million. Customers include General Electric, Home Depot, Lowe's, CBS and The Washington Post Co.

A caller is assigned a "personal health advocate," usually a registered nurse who is supported by a team of medical directors and administrative experts.

The health advocate provides medical and clinical support, including help finding a primary care physician or selecting a specialist. One of the most important services in this category, Rosen says, is



Companies are beginning to recognize that employees need more help with navigating the health care system. This article appeared in the Spring issue of Leader's Edge Executive Report pictured above.

calling the specialist's office to ensure the patient is seen expeditiously.

The health advocate helps patients prepare for doctor visits by helping them "think through in a calm and deliberate way" issues that need to be addressed. After the visit, the advocate helps interpret what might have been said and answers additional questions.

Health Advocate is also a resource and referral service. "We will arrange for a geriatric evaluation, help find an assisted living facility or nursing home, help with medical transportation and work with specialists to make the necessary appointments," Rosen says.

As consumer-driven care becomes more popular, he says, many large companies "see us as a natural safety net" to help employees.