

HealthAdvocate™



# Get Started Guide

Your Lifeline for

Navigating the  
Healthcare and  
Insurance maze

HealthAdvocate™  
Always at your side



## Welcome to HealthAdvocate

You have complete access to our comprehensive Health Advocacy service at no cost, courtesy of your employer or plan sponsor. Our program is designed to help you and your family navigate healthcare and insurance-related issues, resolving problems that you may encounter.

This guide provides an overview of how Health Advocate works and the many ways we can help you. Remember, if you have a question or need assistance, we're a phone call away. **We look forward to serving you.**



our  
side™

## We are here to help you

**During your first call, you will be assigned a Personal Health Advocate who will begin helping you right away.**

Personal Health Advocates are typically registered nurses, supported by medical directors and benefits and claims specialists. They'll help cut through the red tape and assist with complex conditions, find specialists, address eldercare issues, clarify insurance coverage, work on claim denials, help negotiate fees for non-covered services **and get to the heart of your issue.**

# The Many Ways Health Advocate Helps

## **Don't Know Where to Turn? We point the way.**

- Find the right doctors, dentists, specialists and other providers
- Schedule appointments; arrange for special treatments and tests
- Locate the right treatment facilities or clinical trials
- Answer questions about test results, treatments and medications
- Research and locate newest treatments; arrange for second opinions
- Facilitate the transfer of medical records, X-rays and lab results

## **Confused by Health Insurance? We cut through the red tape.**

- Explain coverage policies
- Get appropriate approvals for covered services
- Identify alternatives for non-covered services

## **Overwhelmed by Medical Bills? We go to bat for you.**

- Uncover errors
- Get estimates; help negotiate fees for non-covered services
- Supply providers with required information to pay a claim
- Get to the bottom of coverage denials
- Advise about appeal rights

## **Need Eldercare Services? We ease your burden.**

- Find in-home care, adult day care, assisted living or long-term care
- Clarify Medicare, Medicare Supplement plans and Medicaid
- Coordinate care among multiple providers
- Research transportation to appointments

We'll help you starting **Now**

Just call (toll-free) **866.695.8622**

Give us your healthcare and insurance problems

# **We'll take care of you**

## **Medical Claims Problems**

Sara had been trying to get coverage for a recent hospital stay. Health Advocate found a coding mistake on the bill and worked with her doctor, hospital and health plan to correct it so the claim could be reprocessed, saving her \$10,000.

## **Complex Healthcare Issues**

Jeanna's son was diagnosed with a rare cancer and needed comprehensive medical care. Health Advocate found specialists and a treatment center, and helped schedule appointments.

## **Insurance-related Problems and Red Tape**

Gina's husband needed surgery for a life-threatening condition, but the paperwork approving the procedure got "lost in the system." Health Advocate tracked down and coordinated the paperwork between the doctor, insurance plan and hospital and helped convince the insurance company to permit a prompt operation.

## **Eldercare Problems**

Alan needed services for his mother who lived out-of-state and had a number of medical and mental health problems. Health Advocate found home health care and subsequently a nursing home with an Alzheimer's unit for his mother's long-term care.



# We Save You Time, Money and Worry

## Your whole family can use Health Advocate

Eligible employees, their spouses, dependent children, parents and parents-in-law can call as often as needed, at no cost to you.

## We're not an insurance company

Health Advocate is independent and not affiliated with any insurance or third party provider. Health Advocate does not replace health insurance coverage, provide medical care or recommend treatment.

## Your privacy is protected

Our staff follows careful protocols and complies with all government privacy standards. Your medical and personal information is strictly confidential.

## We're here when you need us most

Health Advocate can be accessed 24/7. Normal business hours are Monday-Friday, between 8 am and 9 pm, Eastern Time. After hours and during weekends, staff is available for assistance.

## Stay Connected



**866.695.8622**



**Email:** [answers@HealthAdvocate.com](mailto:answers@HealthAdvocate.com)

**Web:** [HealthAdvocate.com/members](http://HealthAdvocate.com/members)



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