

How does Health Advocate work?

Health Advocate assists employers and their employees (and eligible family members) through our staff of Personal Health Advocates (PHA). Members needing assistance call a special toll-free Health Advocate telephone number (1-866-695-8622). The member speaks with a PHA, who then becomes "their" Personal Health Advocate, personally helping them with their issue, problem or other need for assistance. After obtaining the necessary background information, the Personal Health Advocate, assisted by a staff of medical directors and administrative coordinators, researches and resolves the inquiry and establishes a timeframe and method for responding back to the member.

What are the typical issues that Health Advocate usually handles?

Our company serves as a liaison for members with healthcare providers, insurance plans and other health related community resources. We offer a broad menu of services and can address nearly any medical question and issue; including providing assistance, finding primary care and specialist physicians and medical institutions; and resolving claims, billing and related administrative problems. Health Advocate also helps members access community resources, including senior care services that fall outside traditional healthcare coverage.

Please summarize the best features of Health Advocate.

Health Advocate:

- Saves members considerable time and money
- Helps members eliminate the hassles and frustrations typically encountered when dealing with the healthcare system
- Assists members in finding the best doctors, hospitals and other healthcare providers
- Handles problems and addresses issues quickly and professionally
- Protects your privacy and confidentiality
- Facilitates access to centers of medical excellence
- Cuts through administrative red-tape

My situation is very private. How do I know that my issues will be kept confidential?

We fully recognize the importance of protecting and respecting our members' privacy. Health Advocate's staff is specially trained to handle each case with the utmost confidentiality. Additionally, we follow careful protocols that comply with all governmental privacy standards to ensure that members' medical and personal information is fully protected and held confidential. Just like with all other health and assistance programs, your employer does not receive or have access to any of your confidential information.

What is the difference between traditional health insurance coverage and the services provided by Health Advocate?

Health Advocate's program is NOT health insurance and is not a replacement for healthcare coverage. Rather, the service is designed to help members more easily navigate the healthcare and insurance systems. Health Advocate does this by providing each member with access to their own Personal Health Advocate. Health Advocate's goal is to maximize each person's healthcare experience without the hassles and frustrations they so often typically experience today.

Does Health Advocate help to save members money?

Yes. Health Advocate can help members save money in several ways. First, we can save members a good deal of time, which translates into financial savings. Health Advocate's staff of experts knows the "ins and outs" of the healthcare and insurance worlds. We get to the bottom of the problem quickly and provide solutions that can save a good deal of money.

Second, Health Advocate can identify billing and claims processing errors, providing additional savings. We may also help negotiate provider charges, which can be another source of savings.

Finally, Health Advocate can help get members in need of medical care to the right provider quickly, avoiding unnecessary shuffling between multiple providers, duplicate tests and services. This is not only an area of considerable cost savings, but also helps to enhance the quality of our members' healthcare experience.

Where is Health Advocate located?

Health Advocate's headquarters is located in Plymouth Meeting, Pennsylvania, a suburb of Philadelphia.

Are Health Advocate services available nationwide?

Yes. Health Advocate serves clients throughout the United States.

How long has Health Advocate been in business?

Health Advocate has been in business since January 2002.

I travel, both in our country and abroad. Are there any geographic restrictions to my Health Advocate coverage?

There are no geographic boundaries to Health Advocate's program. All you need to do to access services is to call the toll free number: 1-866-695-8622. A member of the Health Advocate team is always available to assist you.

How do I access my Health Advocate benefit?

You can reach Health Advocate using a convenient toll free number: 1-866-695-8622. This number also appears on the wallet card which is attached to your member brochure. You can also e-mail Health Advocate at answers@healthadvocate.com or fax information to us at 610-941-4200.

What is the background of the Personal Health Advocates?

Our Personal Health Advocates are trained professionals, typically registered nurses who have a number of years' experience working in healthcare related jobs. Health Advocate's staff is carefully screened to make certain that they have both the necessary professional credentials and excellent personal communications skills to deal with the problems members present to them.

Does Health Advocate provide 24-hour telephone coverage?

Yes. You can call Health Advocate 24 hours a day, seven days a week. During normal business hours (Monday - Friday 8am-7pm Eastern Time) you can reach a staff member directly. After hours and during weekends, you can still call Health Advocate's offices and leave a message for your Personal Health Advocate. If it is urgent, your message will be relayed to a staff member who is on-call and your call will be answered as soon as practical.

Can any member of a family call Health Advocate for assistance?

Yes. All eligible family members are allowed to call Health Advocate directly for service. In addition to the employee, family members who are covered and can use the service include a spouse, dependent child(ren), parents and parents-in-law.

Who should sign the Health Advocate Authorization on behalf of a minor child?

Depending on the child's age and state laws, a minor child may be permitted to sign the Health Advocate release. In other circumstances, the child's parents, or legal guardian, are permitted to sign the authorization. This authorization gives Health Advocate permission to work on behalf of the child and gain access to medical information.

Will I be able to speak with the same Personal Health Advocate each time I call with an issue?

Yes. When you call Health Advocate for the first time, you will speak with a Personal Health Advocate (PHA). Each time you call for follow-up help, you will be able to speak with the same person. Generally, the only time you will speak with someone other than your assigned PHA, is if you call after-hours or on weekends. In these circumstances, you may receive a return call from another Personal Health Advocate who is on duty to handle after-hours calls.

I don't carry my medical coverage through my employer. Will Health Advocate still help me and my family?

Yes. It does not matter what type of health insurance coverage you, or an eligible family member, have. You can still use all of the available services Health Advocate offers.

Can I call my PHA to locate senior services for one of my parents?

Yes. Health Advocate will work with you to assist your parents in locating necessary services.

My child has a chronic medical problem, and we have shuffled from doctor to doctor without getting a satisfactory solution. How can Health Advocate help me?

All you need to do is call Health Advocate for assistance. One of the Personal Health Advocates, assisted by our team of medical directors, will review the details of your child's medical condition in order to fully understand the nature of the problem. After they have reviewed this background information, they will work with you to find the best doctors and other medical providers to help your child.

I have been following a course of treatment for a medical condition that my doctor recently recommended. Since I am a little anxious about this new approach, can I call Health Advocate to speak with another doctor to get a second opinion?

Yes. All you need to do is to call your Personal Health Advocate and explain the nature of your concern. Health Advocate's staff will review your need and help you find another qualified physician who specializes in this condition for a second opinion.

How do I find out if my mother is eligible for any free services provided in the community or through any other source?

Simply call Health Advocate. Our service can provide assistance to help you find the information you need. We can also help to find and arrange community based services for your parents. Often, many of these services are provided at little or no cost through government and/or community organizations, which we can help you to identify.

Will Health Advocate provide assistance for my mother if she needs to use your services?

Yes. Your parents and parents-in-law are eligible to use our services.

What criteria does Health Advocate use when making suggestions to a member?

Health Advocate's staff carefully reviews available options. Depending on the circumstances of your case, we may contact leading medical authorities in local communities and acknowledged centers of medical excellence throughout the nation. We also review the medical literature and have access to other databases to assist our medical team as they attempt to assist our members.

What should I do if I get a bill from a doctor that I think my insurance should have paid?

First, it is best to contact your health plan and try to resolve the issue. If that doesn't work, simply call Health Advocate if you receive a bill that you believe has not been processed correctly. We will review the bill for you and work to resolve any discrepancies. If necessary, we will contact the healthcare provider and/or your insurance company to attempt to correct any errors.

Does Health Advocate provide assistance with dental issues?

Yes. We provide assistance with dental issues.

I recently tried to obtain an appointment with a specialist physician and was told that I would have to wait more than a month to see the doctor. Can Health Advocate help me get an expedited appointment?

Often the answer is yes. If it is clear that your condition requires an earlier appointment, Health Advocate will call the specialist physician and attempt to arrange a more timely appointment.

When I visit my doctor, I often get confused by all of the technical medical explanations. Can you help me to better understand what my doctor was trying to tell me?

Yes. Health Advocate may be able to help you better understand your condition. Many times we will take the time to call your doctor's office to get a complete update about what you were told, but did not fully understand. We may arrange another time for you to speak with your doctor, or after we speak with your doctor's office and get the details of your medical condition, we will call you back and explain in simple terms, the status of your medical situation.

What are the advantages of Health Advocate for the individual?

Health Advocate offers a number of important benefits including providing expert assistance solving health and insurance related problems and saving individuals both time and money. Most importantly, Health Advocate gives individuals a special advantage "by having someone on their side" in order to enhance their healthcare experience.