

# Health Advocate

## Frequently Asked Questions

### Who is Health Advocate?

Health Advocate is the nation's leading healthcare advocacy and assistance company. Their experts make healthcare easier, by helping employees and their eligible family members navigate the healthcare system, resolve healthcare and insurance issues, and get the right care at the right time.

### Is Health Advocate the same as insurance?

No. Health Advocate is not an insurance company, and does not replace healthcare coverage, provide medical care or recommend treatment. Healthcare is complicated, and our job is to remove the barriers and simplify the healthcare experience to save members time, money and worry.

### How does the Health Advocacy service work?

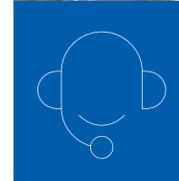
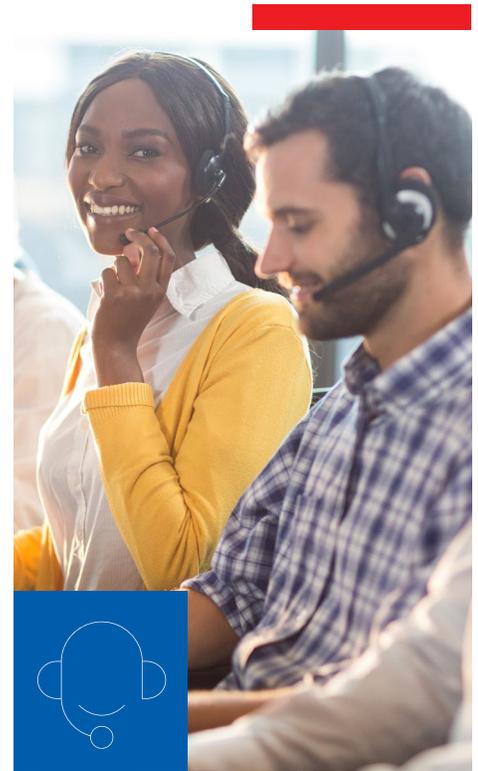
Whenever an employee or eligible family member has a healthcare-related issue or concern, they simply call our toll-free number to connect with an experienced Personal Health Advocate. The Personal Health Advocate will gather information about the issue and work to resolve it as quickly and efficiently as possible. Employees work with the same Personal Health Advocate until all issues are completely resolved. Before we can get to work, employees must sign the Health Advocate Authorization Form. This form gives Health Advocate permission to gain access to medical information and interact with providers and insurance companies on their behalf.

### Who is eligible to use the service?

Employees, their spouse, dependent children, parents and parents-in-law can all access Health Advocate's services as often as they like.

### Does it cost anything to use Health Advocate?

No. Health Advocate's services are provided to employees and their eligible family members at no cost.



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## What kind of issues can Health Advocate help with?

Our Personal Health Advocates can help with a wide range of clinical and administrative issues.

### Examples of Clinical Support

- Answer questions about medical diagnoses and review treatment options
- Research and identify the latest, most advanced approaches to care
- Coordinate clinical services related to all aspects of employees' care
- Locate "best-in-class" physicians and medical centers for second opinions
- Help employees prepare for doctor visits

### Examples of Administrative Support

- Answer benefit questions, including explaining employees' share of the costs
- Research and resolve insurance claims and medical billing issues
- Find the right in-network providers and make appointments
- Facilitate the transfer of medical records
- Locate eldercare and other community services that may fall outside of traditional coverage

## What qualifications do the Personal Health Advocates have?

Our Personal Health Advocates are healthcare experts who know the ins and outs of the healthcare system. Typically registered nurses supported by medical directors and benefits and claims specialists, they have extensive experience working in medical, healthcare and/or insurance settings.

## My situation is very private. Will my issues be confidential?

Yes. Your privacy is of utmost importance. Our entire staff complies with all government privacy standards, and all medical and personal information is kept strictly confidential.

## Can you give some examples of how Health Advocate helps save money?

Interacting with the healthcare and insurance systems can be frustrating and take a lot of time. From locating doctors to reviewing medical bills to negotiating provider discounts, we take on those time-consuming issues so employees can stay productive at work. Our research often uncovers billing and other errors which can lead to significant savings.

## What are the hours of operation?

Health Advocate can be accessed 24/7. Normal business hours are Monday - Friday, from 8 am to 12 am (midnight), Eastern Time. Staff is available for assistance after hours and on weekends.

## Easy to Reach

**866.695.8622**

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