

Get the Most

from your Consumer-Driven Health Plans

Now that you're enrolled in a Consumer-Driven Health Plan (CDHP) and taking a bigger role in your health, clearly understanding just what your plan offers and how to shop wisely for healthcare can mean greater savings.

Health Advocate, a service paid by your employer or plan sponsor, can help.

Who are We?

Health Advocate, the nation's leading independent healthcare advocacy and assistance company, is centered around our highly trained team of Personal Health Advocates (PHAs). Our PHAs are typically registered nurses, supported by medical directors and benefits and claims specialists, who know the ins and outs of healthcare.

How we Help

When you call our toll-free number, your assigned PHA can walk you through the details of your health plan and your costs, and give you the right information you need to save, stay healthy and get the most out of your CDHP.

Here's how a PHA can help:

Clearly explain the benefits of your health plan

- Review the services covered by your health plan such as preventive care and medications.
- Explain how the plan works.
- Review your share of the costs, including your monthly premium, deductibles and how much you will pay before your plan covers the cost, co-insurance and your office co-pays.

Find in-network doctors for greater savings

- Locate doctors, dentists and other providers in your area who are taking new patients.
- Facilitate earliest appointments.

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HEALTH
Advocate™

Here's how a PHA can help continued...

Explain how to use a medical savings account

- Review the details, benefits and eligibility of a Health Savings Account (HSA), for example. An HSA is a tax-exempt account that companies commonly offer along with a Consumer-Driven Health Plan.
- Explain how the HSA is used to pay for eligible current and future out-of-pocket healthcare expenses, for you, your spouse and dependents.

Sort through medical bills

- Explain the charges on your bill and how and why the benefit payment was or was not paid by your plan.
- Help you learn how to track your medical expenses, save invoices, etc.

Negotiate fees with out-of-network providers

- Work with your out-of-network provider for a lowered fee.
- Negotiate before or after a service.

Become a better comparison shopper

- Use our Health Cost Estimator™ service to provide a range of comparative costs for common medical procedures in your area.
- Provide a personalized report.
- Answer questions about the procedure.

Information about ways to reduce out-of-pocket expenses

- Research generic equivalents of prescribed medications and where to get them.
- Assist with mail-order prescriptions.
- “Coach” you before your doctor visits.

Provide information for better decision-making

- Research and clarify the latest treatment options.
- Locate qualified physicians for second opinions ...and more.

You, your spouse, dependent children, parents and parents-in-law are all covered.

Remember...You can always call us for any healthcare or insurance-related problem. We're always at your side.

Your PHA can help you find eldercare, address senior issues such as Medicare, help obtain referrals for needed services, assist with complex medical conditions, facilitate the transfer of medical records and much more.



Contact Us for HELP!

 **866.695.8622**

 **Email: answers@HealthAdvocate.com**
Web: HealthAdvocate.com/members

Our normal business hours are 8 am to 9 pm Eastern Time, Monday through Friday. After hours and during weekends, staff is available for assistance.

Independent. Confidential. Convenient.

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

