

# Helping with healthcare challenges



When you or your family have healthcare issues, they can be overwhelming and time-consuming to deal with. Our team of experts is skilled at working with healthcare providers, insurance companies, and other organizations to solve a wide range of complex problems. **We'll do the work for you, so you can save time, money, and worry.** Here's how we can help with your healthcare and insurance issues.

## Resolving benefits and claims

Our team of advocates will:

- **Review your coverage and explain the rules** that apply to your benefits
- **Research and fix any problems** with claims, billing issues, and denials
- **Help you understand any out-of-pocket costs** you might have
- **Work with your providers and health plan** to resolve any issues

## Understanding your coverage

We can help you with things like:

- **Deductibles, copays,** and other financial responsibilities
- **Knowing the difference** between preventive care and care for a condition
- **Prior authorization rules and** using in-network vs. out-of-network providers
- **Healthcare accounts,** such as Flexible Spending Accounts, Health Savings Accounts, and Health Reimbursement Accounts

## Helping with appeals

If you need to appeal a decision, we can:

- **Answer your questions** about your appeal rights
- **Explain** the appeals process
- **Try to resolve any coverage disputes** by talking to the right people
- **Help you** make a strong case for coverage
- **Gather supporting documents** and help you write your appeal letter

## Helping the whole family

Our services are available to your whole family, including your spouse, dependents, parents, and in-laws. We're here to make sure your healthcare and insurance needs are taken care of.



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