



HOW HEALTH ADVOCATE CAN WORK FOR YOU

For more than a year, the VLCT Health Trust has made a service called Health Advocate available to all of the Trust's subscribers. Health Advocate is not an insurer. Rather, it is a resource to subscribers and their dependents to help them understand their insurance coverage and get the most value from it.

This is the first in an occasional series of true-life stories from Health Trust subscribers about their own experiences with Health Advocate. For more information about Health Advocate, please visit www.vlct.org/rms/health-trust/health-advocate.

BILLING ERROR SOLVED

When Peggy Tucker, VLCT's Manager for Workers' Compensation Claims, was told by her doctor that she needed an MRI and that an opening was available on short notice. Because Peggy has worked in the insurance field for more than 20 years, she knew she didn't want to take the chance of the doctor's staff not having time to get prior approval from her insurance carrier. So, she called Cigna (her insurance carrier at the time) and got specific prior approval for the test. She also made sure to give Cigna's pre-approval number to her doctor before she went in for the MRI. Even so, after the test, Peggy read Cigna's Explanation of Benefits and saw that Cigna would pay the Hospital part of the bill, but not the Doctor part. (Fletcher Allen always splits its bills into these two categories.)

"I called Cigna again," said Peggy, "and explained that the two bills were for different aspects of the single procedure, so the pre-approval should have covered both completely. Cigna blamed the hospital, saying it had coded the doctor's bill wrong somehow. I really tried, but I just couldn't get Cigna to budge."

So Peggy called Health Advocate. After she had filled in and submitted the federally mandated paperwork giving Health Advocate permission to handle her health information, her personal advocate got right on the case. Health Advocate employees know the medical care and insurance systems from the inside out, and they soon resolved the problem with Cigna.

"Apparently, Health Advocate was able to convince Cigna that both bills were related to the single pre-approved procedure," said Peggy. "I'm really glad I could just let them handle it."

POST-TOWN MEETING

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minutes within seven days from any combination of two officials from the groups designated by statute: moderator, selectpersons, and justices of the peace. This request must be given prompt consideration. 24 V.S.A. § 1152.

Reporting Election Results. State law mandates that the town clerk report the election of certain officials. Each has his or her own deadlines. These include filing a list of the names and addresses of every justice of the peace and selectperson elected along with notation of those newly elected with the Secretary of State (17 V.S.A. §§ 2592(i) and 2665, respectively). The clerk must also deliver a certificate signed by the clerk and one other election official to each candidate for justice of the peace elected. Additional duties include reporting the name of the town treasurer to the State Treasurer by July 1st (24 V.S.A. § 1166); certifying the name and post office address of the first constable to the county clerk (24 V.S.A. § 1169); and reporting the names, post office addresses, and lengths of term of office of each lister to the Director of the Division of Property Valuation and Review (24 V.S.A. § 1168). The clerk must also file his or her own certificate of election with the county clerk within six days of the election. This certificate is signed by the moderator if elected from the floor or the chair of the board of civil authority if elected by Australian ballot (24 V.S.A. § 1151). Certificates of election can be found on the Elections Division page of the Secretary of State's Office website, http://vermont-elections.org/elections1/town_clerks_movie.html.

The clerk's post-town meeting responsibilities also include reporting certain actions taken by the voters at Town Meeting. Within five days of the meeting, the clerk must certify votes on all financial actions (raise taxes, borrow money, make any appropriation) to the town treasurer and selectboard chair. 24 V.S.A. § 1167. Within six days of Town Meeting, the clerk must report on the method for the collection of taxes to the Director of Property Valuation and Review together with any other related information as the Director requires. 32 V.S.A. § 5167. If the townspeople voted to amend their town charter, the

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