

## Health Advocate



**How does the Health Advocate service work?**

It's easy. When you have an issue, just call the toll-free number

You will be assigned to a Personal Health Advocate

The same Personal Health Advocate works with you until your issue is resolved



 **HealthAdvocate™**

[1]Municipal employees should receive the full benefit of their health insurance plan. Navigating that plan and understanding its benefits can be complicated and time-consuming. Health Advocate gives employees access to an experienced professional who can help them handle any issues or questions they may have about their health insurance. Health Advocate is not a medical provider or an insurance company: it is **an independent voice for insured people who seek help with today's complex healthcare system**. Employees call a single toll-free phone number to get answers to questions and assistance resolving issues, which saves a lot of time spent away from their work duties.

Until February 29, 2020, groups that participate in any one program of the VERB Trust receive the Health Advocate employee benefit at no additional charge! Keep reading to learn more, or click on the image at right for a visually enhanced introduction.

Health Advocate employees have **experience in the medical and insurance fields** and can answer questions and help resolve problems related to:

- Claims Assistance
- Billing
- Covered Services
- Treatment Options
- Getting Appointments with Busy Specialists
- Coordinating Care Among Multiple Providers
- *and much more!*

**Here's how it works:** Trained advocates are **available 24/7 by phoning 866-695-8622** or emailing [answers@healthadvocate.com](mailto:answers@healthadvocate.com) [2]. If you are a subscriber, when you call with a question or problem, you are assigned a **Personal Health Advocate (PHA)** who begins helping right away and sees the issue through to completion. PHAs are typically registered nurses supported by medical directors and benefits and claims specialists. They'll help you understand complex medical conditions, find medical specialists, address eldercare issues, clarify insurance coverage, look into claim denials, and help negotiate medical bills, among other things. Your PHA can cut through the red tape, talk to your doctors and insurance company, and quickly get to the heart of your issue.

To learn even more about Health Advocate, contact Kelley Avery, Health Benefit Programs Administrator, at 1-800-649-7915 or [kavery@vlct.org](mailto:kavery@vlct.org) [3], or visit [www.healthadvocate.com](http://www.healthadvocate.com) [4] and use the password *vlct*.

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#### Links

[1] [https://www.vlct.org/sites/default/files/documents/Resource/VERB\\_HealthAdvGd.pdf](https://www.vlct.org/sites/default/files/documents/Resource/VERB_HealthAdvGd.pdf)

[2] <mailto:answers@healthadvocate.com>

[3] <mailto:kavery@vlct.org>

[4] <http://www.healthadvocate.com>