Welcome
Vermont League of Cities and Towns
Health Advocate
Overview
Who is Health Advocate?

Nation’s leader in healthcare advocacy, well-being and assistance programs

- Goal is to make healthcare easier for everyone
- Combine hands-on help and technology to get you the support you need, when you need it
- Distinguished roster of 12,000 clients nationwide

- Currently services over 50 million people
- Compassionate, expert staff of healthcare, well-being and insurance professionals
Welcome to Health Advocate

Your Health Advocate benefit provides:

- Hands-on support for a variety of health and well-being issues
- Compassionate, confidential help available 24/7
- Unlimited access for you and your eligible family members
- Interactive mobile app and website
- Provided by your employer or plan sponsor at no cost to you!

Pick up the phone and call with any healthcare issue and we will get you the help you need!
Important Note About Our Service

Health Advocate does not replace health insurance

Health Advocate does not provide medical care or recommended treatment
Private and Confidential

- We protect your privacy
- All healthcare information is kept strictly confidential
- We fully comply with the federal Health Insurance Portability and Accountability Act (HIPAA)
Program Overview
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.
Health Advocacy

Help with healthcare or insurance-related issues.
What is a Personal Health Advocate?

- **Registered Nurses** with experience in clinical care, case management, nursing education, supervision and administration

- **Benefits Experts** with experience in benefits administration, claims management and provider group administration

- **Trained clinical professionals** – social workers, behavior change counselors, nutritionists, dental care and pharmacy management

- Supported by full-time **Medical Directors**
- **Single, ongoing contact person**
- **Chosen for medical expertise**, commitment to service excellence, communication skills and strong problem resolution approach
Your Personal Health Advocate can help in the following ways:

- Coordinate care with your providers
- Provide support for your medical condition
- Help you find the right doctors
- Help you arrange a second opinion
- Help with confusing paperwork issues
- Provide special help for Mom & Dad
Coordinate care with your providers

- During and after a hospital stay
- When your care is transitioned to other providers
- Facilitate communication between providers, carriers, and vendors
- Connect you with community and eldercare resources
With his father recovering from complicated heart surgery, John panicked when he thought about who could best take care of him when he was released from the hospital. He called Health Advocate.

John’s clinical team contacted the hospital’s case manager to get updates on his father’s condition, and worked with them to arrange a smooth transfer to an in-network rehab facility close to John’s home upon his release.

They also contacted his father’s insurer and confirmed he had home health care coverage, and located a provider who could step in when his father left rehab.

John’s father recovered well and is back at home.
Provide support for your medical condition

Your Personal Health Advocate will:

• Answer questions about diagnoses, medical conditions, treatments and tests
• Develop questions to ask your doctor
• Review treatment options based on the latest evidence-based practices
• Research current literature to identify new treatment opportunities/cutting-edge services
• Provide health information to help you make the right decisions about your care
James suffered with back pain for years and tried multiple treatments with little success. His specialist recently recommended surgery.

**James called Health Advocate.**

His Personal Health Advocate clarified his diagnosis, answered his questions about the surgery, and suggested he see a physiatrist for an evaluation and to find out about any non-surgical options. She also found a reputable physiatrist and helped formulate questions to ask at the appointment.

The physiatrist suggested a trial of physical therapy, and after 6 weeks James’s back pain had improved. He also engaged with a personal trainer at a local health club at his doctor’s recommendation.
Help you find the right doctors

- We research and identify leading in-network providers
- Check sanctions or licensing issues; verify board certification based on the American Board of Medical Specialties
- Assess experience and contact providers to confirm they perform required care
- Confirm network status and accepting new patients
- Contact you to discuss provider and treatment options
- Coordinate services with treating physicians/health plans
- Facilitate any necessary referrals or authorizations
- Follow up
Rob, a recent college graduate and one month into his first full-time job, was feeling miserable from cold-like symptoms. Unsure of his health benefits and needing a doctor, he expressed his concerns to a coworker.

His coworker suggested he call Health Advocate.

Rob’s Personal Health Advocate helped him find a doctor, scheduled an appointment and explained which services were covered by his health plan.
Help you arrange a second opinion

• We perform intake to assess your needs and preferences

• Research and identify top experts and Centers of Excellence nationwide

• Research questions about diagnosis, treatments and available support systems

• Review quality assessments (if applicable to your condition)

• Arrange for the transfer of medical records, test and lab results

• Schedule face-to-face appointments

• Interact with providers, health plan case managers and medical directors
When Alison’s dental X-ray revealed a growth behind her left eye, her dentist suggested that cancer be ruled out immediately. She called Health Advocate. Her Personal Health Advocate researched and located a highly qualified oral surgeon and ENT specialist, who confirmed that a small tumor was growing behind her eye.

The team then consulted a leading neurosurgeon at a nearby Center of Excellence, arranged a second opinion and set up the appointment.

After the appointment, Alison was satisfied that surgery was her best option.
Help with confusing and time-consuming paperwork issues

- Resolve claims and billing issues
- Explain benefits coverage and coordinate benefits
- Facilitate any necessary pre-authorizations for care, DME, medications
- Review medical bills to identify and correct duplicate or erroneous charges
- Research ways to reduce prescription drug and other costs
- Negotiate payment arrangements
After a recent surgery, Maureen received a bill for laboratory services. She was positive that she had gone to an in-network provider, so she was confused.

Maureen called Health Advocate.

Her Personal Health Advocate did some research and found that although the providers were participating in Maureen’s network, they were balance billing her for services denied by her health plan.

The Personal Health Advocate contacted the plan who then contacted the provider and explained that as a participating group, they were obligated to accept the plan’s payment as payment in full.
Provide Special Help for Mom & Dad

We can make helping Mom & Dad easier too. Your Personal Health Advocate will:

- Assist retirees transitioning to a new health plan
- Assist with the transition from traditional insurance to Medicare HMO
- Inform about pre-existing conditions; dependents under age 65
- Explain how to enroll in Medicare
- Clarify Medicare Parts A, B, D and supplemental plans
- Locate eldercare services that fall outside traditional healthcare coverage
- Facilitate early care management intervention
Plus, the whole family can use Health Advocate!

- You
- Your spouse
- Dependents
- Parents and parents-in-law
Medical Authorization Release Form

- Authorizes Health Advocate to interact with doctors, other providers, and health insurance companies on your behalf
- One-page form can be downloaded from member website or emailed, mailed or faxed to you to complete and return
- Ensures complete confidentiality and privacy
Keeping Health Advocate Top-of-Mind
Member Communications

- Year-round electronic, print and online materials introduce the program, raise awareness and drive participation
- Multi-leveled: brochures, newsletters, posters, health tip sheets, table tents
- Strategic and comprehensive

Communication may be different from samples above.
Interactive Website and Mobile App

- See, learn and interact in real time with all of your Health Advocate programs
- Instantly upload documents and forms
- Access online tools and resources
- View the status of a case in real time
- Choose methods of communications that are right for you
- 24/7 personal support is just a call or click away

HealthAdvocate.com/members
How to Reach Health Advocate

Telephone: 866.695.8622
Email: answers@HealthAdvocate.com
Website: HealthAdvocate.com/members

Hours of Operation
Normal business hours are Monday - Friday from 8 am to 11 pm, Eastern Time. Health Advocate can be accessed 24/7. Staff is available for assistance after hours and on weekends.
Thank you

Any questions?