



Personalized Help Navigating the Healthcare System

When you or a family member have healthcare issues, they can be overwhelming and time-consuming to resolve.

Turn to **Health Advocate**. Our experts will do the legwork to make sure you have the help you need — saving you time, money and worry.

Plus, your whole family can use our services, including your spouse, dependents, parents and parents-in-law.

HealthAdvocateSM

Only an expert who knows the ins and outs of healthcare can get to the bottom of an issue and fix it.

Our team of Personal Health Advocates, benefits and claims specialists is skilled at working with healthcare providers, insurance plans and other organizations to resolve a wide range of complex and time-consuming issues.

Here's how we can help:

Resolve Benefits and Claims Issues

- Review coverage and help you understand the rules that apply to your benefits
- Research and resolve benefits and claim denials and other issues
- Help you understand any out-of-pocket costs
- Investigate possible errors made by providers or health plans

Help You Understand Other Important Coverage Issues:

- Deductibles, co-pays and other financial responsibilities
- Preventive care services versus condition-specific care
- Pre-certification processes and the benefit of using in-network versus out-of-network providers
- Flexible Spending Accounts (“FSAs”), Health Savings Accounts (“HSAs”) and Health Reimbursement Accounts (“HRAs”), including eligible services and timeframes for filing requests for reimbursement

Appeals Support

We can also answer questions about your appeal rights and help you understand the appeals process. We can:

- Attempt to resolve any coverage disputes by contacting the involved parties
- Help you create an argument for coverage
- Gather supporting documentation and help you draft a letter of appeal



Contact us to be connected to these valuable services.