



Frequently Asked Questions

How does Health Advocate work?

Health Advocate assists employers and their employees resolve healthcare issues through its staff of Personal Health Advocates (PHA), assisted by a staff of medical directors and benefits specialists. Members requiring assistance call a special toll-free telephone number 1-866-695-8622 to be assigned their own PHA who coordinates, researches and resolves the issue.

What is the background of the Personal Health Advocates?

Our Personal Health Advocates are trained professionals, typically registered nurses, who have a number of years experience working in healthcare related jobs. Health Advocate's staff is carefully screened to make certain that they have both the necessary professional credentials and excellent personal communications skills to deal with the problems members present to them.

What issues does Health Advocate typically address?

The Health Advocate staff serves as a liaison for clients with healthcare providers, insurance plans and other health-related community resources. This means they can address nearly any medical question and



issue from finding primary care, specialist physicians and medical institutions to resolving claims and billing errors. Health Advocate also helps members access community resources, including senior care services that fall outside traditional healthcare coverage.

How do I know that my issues will be kept private and confidential?

Health Advocate's staff is specially trained to follow strict protocols that comply with all governmental privacy standards to ensure that members' medical and personal information is fully protected. As with all health and assistance programs sponsors, your employer does not receive or have access to any of your confidential information.

What are the benefits of Health Advocate for members?

Health Advocate gives individuals a special advantage "by having someone on their side" in order to enhance their healthcare experience. Here's how they help:

- Saves members time and money
- Helps members eliminate the hassles and frustrations typically encountered when dealing with the healthcare system
- Assists members finding the best doctors, hospitals and other healthcare providers
- Handles problems and addresses issues quickly and professionally
- Protects member's privacy and confidentiality

- Facilitates access to centers of medical excellence
- Cuts through administrative red-tape

What's the difference between health insurance coverage and Health Advocate's services?

Health Advocate's program is NOT health insurance and is not a replacement for healthcare coverage. Rather, the service is designed to help employees more easily navigate the healthcare and insurance systems through working one-on-one with the members own Personal Health Advocate. Health Advocate's goal is to maximize each person's healthcare experience without the typical hassles and frustrations.

Can Health Advocate save me money?

Yes and in several ways. First, the Health Advocate staff knows the "ins and outs" of the healthcare and insurance worlds to get to the bottom of the problem quickly and find solutions. Saving time saves money. Second, Health Advocate can identify billing and claims processing errors and help negotiate provider charges, which can be another source of savings.

Finally, Health Advocate can help get members in need of medical care to the right provider quickly, avoiding unnecessary shuffling between multiple providers and duplication of tests and services. This is not only an area of considerable cost savings, but also helps to enhance the quality of our members' healthcare experience.

How do I access my Health Advocate benefits?

You can reach Health Advocate using the convenient toll-free number: 1-866-695-8622 listed on the wallet cards attached to your member brochure. You can also email Health Advocate at answers@HealthAdvocate.com or fax information to them at 610-941-4200.

Can I still use Health Advocate when I travel?

Yes. Although Health Advocate is head-quartered in Plymouth Meeting, Pennsylvania, a suburb of Philadelphia, the team is always available to assist you wherever you are by calling the toll-free number 1-866-695-8622.

What are the hours of operation?

Health Advocate can be accessed 24/7. Our normal business hours are Monday–Friday between 8am and 9pm Eastern Time. After hours and during weekends, staff is available for assistance with issues that need to be addressed during non-business work hours.

Will I be able to talk to the same Personal Health Advocate each time I call?

Yes. When you call Health Advocate for the first time, you will speak with your own “assigned” Personal Health Advocate (PHA) who will remain with you until your issue is resolved. If you call after-hours or on weekends, you may receive a return call from another Personal Health Advocate who is on duty to handle after-hours calls.

Can any member of a family call Health Advocate for assistance?

Yes. You, your children, spouse, your parents and parents-in-law are all covered by Health Advocate and can call directly for service.

Who should sign the Health Advocate Authorization on behalf of a minor child?

Depending on the child’s age and state laws, a minor child may be permitted to sign the Health Advocate release. In other circumstances, the child’s parents or legal guardian is permitted to sign the authorization. This authorization gives Health Advocate permission to work on behalf of the child and gain access to medical information.

Can Health Advocate still help me and my family if I do not carry my insurance through my employer?

Please check with your plan sponsor. If you are a benefit eligible employee then you and your family may still use all of the services Health Advocate offers, no matter what insurance you or an eligible family member have.

Can I call my PHA to locate senior services for one of my parents?

Yes. Health Advocate will work with you to assist your parent in locating necessary services. If necessary, the staff can help you find information and even arrange no or low-cost community or government-based services.

My child has a chronic medical problem, and we have shuffled from doctor to doctor without getting a satisfactory solution. How can Health Advocate help me?

One of the Personal Health Advocates, assisted by our team of medical directors, will review the details of your child's medical condition and work with you to find the best doctors and other medical providers.

Can Health Advocate help get me a second opinion about a medication that my doctor recently recommended?

Yes. Health Advocate's staff can help you find another qualified physician who specializes in this condition for a second opinion.

What criteria does Health Advocate use when making suggestions to an employee?

Health Advocate's staff carefully reviews available options. Depending on the circumstances of your case, they may contact leading medical authorities in local communities and acknowledged medical Centers of Excellence throughout the nation. They also review the medical literature and have access to other databases for assisting employees.

Can I get help for a doctor's bill that I think should be paid by my insurance?

First, it is best to contact your health plan and try to resolve the issue. If that doesn't

work, simply call Health Advocate if you receive a bill that you believe has not been processed correctly. They will review the bill for you and, if necessary, contact the healthcare provider and/or your insurance company to attempt to correct any errors.

Does Health Advocate provide assistance with dental issues?

Yes. Health Advocate provides assistance with dental issues.

Can Health Advocate help get a quicker appointment to see a specialist?

Often the answer is yes. If it is clear that your condition requires an earlier appointment, Health Advocate will call the specialist physician and attempt to arrange a more timely appointment.

Can Health Advocate help me sort through my doctor's confusing medical explanations?

Yes. The staff can call your doctor's office to get a complete update about what you were told, but did not fully understand. They may arrange another time for you to talk to your doctor, or call you back and explain the status of your medical situation in simple terms.

Independent. Confidential. Convenient.

Health Advocate is not affiliated with any insurance or third party provider. Health Advocate does not replace health insurance coverage, provide medical care or recommend treatment.