

## **BTA Health Benefits Newsletter 10/20/11**

### ***Did you know that the BTA voted to add a new and valuable resource to our benefits plan in the Fall of 2008?***

Given the complexity and frustration of navigating the maze of our healthcare plans, and the need for assistance during stressful times to get our insurance questions answered and problems resolved we chose to add the services of Health Advocate, Inc. as an additional resource to help us manage our lives.

Since instituting this service, our members have given largely ringing endorsements of how helpful Health Advocate has been to them. All this for the cost of \$12/year per member as part of our annual BTA dues. No other costs are involved.

Health Advocate, Inc. is the nation's leading healthcare advocacy and assistance company. Their core advocacy service is centered around a team of Personal Health Advocates, typically registered nurses, supported by a team of medical directors, and benefits and claim specialists. Their highly personalized services range from addressing a host of healthcare and insurance related issues. The company serves as a liaison for members with healthcare providers, insurance plans, and other health related resources such as eldercare services.

Health Advocate provides personalized assistance to help you and eligible family members resolve healthcare issues to lessen stress, and save time and money.

They are well informed about our specific plans (i.e. POMCO and Aetna) which have been provided to them by the BTA. You, your spouse, and dependent children and your parents and parents –in-law are covered.

You read it right. Your in-laws are covered by you!

Health Advocate gives individuals a special advantage by having someone dedicated to helping you obtain the most from your healthcare coverage. They have the resources, experience and time to advocate for you while you are busy with work and more pressing matters.

### ***So how does this benefit me?***

Health Advocate will:

- 1) Help members answer questions about their healthcare coverage, find the best doctors, hospitals, and other healthcare providers nationwide and even schedule appointments and help get second opinions.
- 2) Help prepare members for doctor's visits, inform about medical tests and procedures, and help explain complex conditions.
- 3) Assist members in resolving insurance claims, negotiating payment arrangements, and correcting billing mistakes.
- 4) Help members cut through administrative red tape and assist in appeals for insurance coverage.
- 5) Provide assistance in helping members estimate the cost of medical procedures.
- 6) Assist with eldercare and related healthcare issues facing you, your dependent children, your parents, and in-laws. This includes arranging transportation to services and locating in-home care, assisted living, or long term care when necessary.

- 7) Work with insurance companies to obtain appropriate approvals for needed services often fostering communications between physicians and insurance companies.
- 8) Assist in the transfer of medical records, x-rays, and lab results.
- 9) Provide information and referrals for mental health related issues.
- 10) Assist with prescription drug issues.

***So how does this work?***

By calling Toll Free **1-866-695-8622** or visiting the website at [www.HealthAdvocate.com/members](http://www.HealthAdvocate.com/members) you will be in contact with a team of healthcare professionals and benefits specialists who will help you navigate the healthcare system. Access is 24/7. Normal business hours are Monday-Friday 8am-9pm. Staff is available for assistance at all other times.

Help starts with the first call.

You will speak with a Personal Health Advocate (PHA) who is assigned to you personally and you will explain your problem and need for assistance. After obtaining the necessary background information, the PHA, assisted by their team of medical and benefits experts, researches and helps resolve the inquiry, allowing members to feel empowered and able to get back to what they need to do. Your PHA will cut through the red tape, talk to your doctors and insurance company and get to the heart of the issue fast. Your confidential information is fully protected.



"I'm sorry, but stress caused by trying to figure out your health insurance is not covered by it."