Health Advocacy Features

Navigating healthcare takes a personal touch

Health Advocate Solutions™
We guide people to the right solution at the right time.

When employees or their family members have healthcare issues, it can greatly affect their health and financial well-being, as well as their productivity at work.

Whether it’s getting help after receiving a difficult diagnosis, or trying to find answers about a surprise medical bill, giving your employees access to a healthcare expert, who can advocate on their behalf, can make an incredible impact on the health of your employees and your bottom line.

HealthAdvocate Solutions®

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

Our accomplished team of trained Personal Health Advocates, typically registered nurses, supported by medical directors and benefits and claims specialists, is skilled at working with healthcare providers, insurance plans and other health-related organizations to resolve complex issues and help employees get the right care at the right time.

As soon as members contact us, they establish a relationship with a Personal Health Advocate who stays with them until their issue is resolved.

Our expertise and commitment to resolving issues quickly and efficiently, and engaging employees in a conversation about their health, increases productivity, improves outcomes and eases the burden on your Human Resources staff.
Clinical Support

Care Coordination

Our Personal Health Advocates help coordinate care among physicians and medical institutions in many different ways.

- Help members understand tests, treatments and medications recommended or prescribed by their doctors.
- Facilitate the transfer of medical records, X rays and lab results prior to a scheduled appointment with a new physician.
- Arrange for home care equipment following discharge from the hospital.
- Coordinate care for members with complicated medical issues.
- Arrange for members to be evaluated for participation in a clinical trial.
- Coordinate hospice and other services for terminally ill members.
- Foster communication, and coordinate benefits, between physicians and insurance companies.
- Support members with rare, serious or complex medical conditions by identifying top medical institutions, critical illness providers and specialized medical programs across the country.

Second Opinions

In the case of a serious medical illness, Health Advocate can help members and their families find the right physicians for second opinion consultations. We can help arrange appointments and research questions about diagnoses, treatments and available support systems.

Locate Providers

We help members find primary and specialist physicians, hospitals, dentists and other healthcare providers. Our first focus is on in-network providers, to help members utilize their benefits to their best advantage.

Prescription Drugs

Our Personal Health Advocates can help members with prescription drug issues, including answering formulary and benefit questions.

- Help members better understand multi-tiered pharmacy benefit plans.
- Provide information for renewing prescriptions.
- Locate lower-cost sources for prescription drugs that are not covered by their health plan.
- Provide information about generic drugs.
- Assist members in obtaining mail-order prescriptions.
- Resolve questions between members and pharmacies regarding the amount of product requested and the amount dispensed.
Administrative Support

Benefits Support

Our Personal Health Advocates help sort out and resolve claims and related paperwork problems. We work on coverage issues and help members understand the coding and payment rules that apply to their circumstances. Examples of how we help include:

- Research a member’s outstanding out-of-pocket responsibilities and resolve errors with providers and/or health plans.
- Resolve eligibility problems, and benefit and claim denials.
- Review questionable bills to identify duplicate or erroneous charges.
- Resolve questions about whether services are condition-specific or related to preventive care.
- Coordinate benefits between dental, medical and other healthcare providers.
- Assure the correct application of provider network status.
- Uncover errors in processing of “blind” network provider discounts.
- Resolve coordination of benefits disputes between multiple carriers.
- Satisfy plan requests for copies of referrals.
- Identify and resolve errors in the application of deductibles and co-payments.
- Provide the correct member insurance information to providers.

Fee Negotiation

When necessary, we can attempt to negotiate fees with providers to lower members’ out-of-pocket costs, usually prior to receiving services not covered by insurance.

Appeals Advice

When appropriate, we can assist members who wish to file a compliant or grievance with their health insurer or health plan administrator, including providing information about their appeal rights. When all other means have failed and it’s agreed that the issues are valid, we can help formulate the argument, gather supporting documentation, write the letter of appeal and, if appropriate, represent the member during a hearing.

Health Information Dashboard™

When access to healthcare claims data is provided, clients and members can take advantage of a series of customized Health Information Dashboards. These powerful resources provide clients with key intelligence into costs, utilization, employee health measures and savings opportunities, including dynamic drill-down views for more detailed insight. A personalized Member Dashboard provides 24/7, secure access to their individual health profile, benefits summary and important health alerts.
Clarify Coverage

If there are questions about coverage for a service, or if coverage for clinical care has been denied, our Personal Health Advocates can help members with the review and appeals process. We can also assist in identifying alternative coverage options. Here are ways we can help:

- Obtain exceptions for members to see providers outside of their capitated relationships.
- Obtain referrals for required services.
- Locate in-network suppliers, and obtain plan approval for the use of out-of-network suppliers, for equipment and supplies that are not available in-network.
- Obtain transitional care coverage at an in-network benefit level, when medically necessary.
- Resolve questions about denial of benefits deemed to be non-covered, not medically necessary or ineligible.
- Help members understand the process for obtaining coverage for medical equipment, devices or supplies (e.g., hearing aids, diabetic supplies, compression stockings).
- Provide information regarding benefit level coverage comparisons for various providers.
- Transition members from out-of-network to in-network providers.
- Assist members with the pre-authorization and pre-determination process.
- Locate hard-to-find IV drugs or home care services to facilitate hospital discharge.
- Assist members with disability coverage questions and help them get back to work.
- Resolve eligibility questions involving disabled dependent rules, the Family and Medical Leave Act, COBRA, etc.
Healthcare Support

Our Personal Health Advocates provide members with the information necessary to help them become active participants in the management of their health. Examples include:

- Prepare members for visits with physicians and other providers.
- Help members better understand serious or chronic conditions.
- Answer questions, and provide information and resources about medical terms, tests, medications and treatments.
- Locate the right doctor for a second opinion.

Targeted Health Coaching

Leveraging claims and utilization data (when provided by the client) and our state-of-the-art Health Information Dashboard™ technology, our Personal Health Advocates can provide important preventive reminders and personalized coaching around any identified “gaps in care,” empowering members to take action.

Contact West's Health Advocate Solutions
for your broker to learn more about our spectrum of innovative, time-saving solutions.
866.799.2655
info@HealthAdvocate.com

West's Health Advocate Solutions is the nation's leading provider of integrated health engagement and well-being programs designed to improve health outcomes and increase medical cost savings.
Additional Support

Specialized Services

Health Advocate helps locate and make arrangements for members’ special service needs. The individual member is responsible for payment of any specific services arranged on a fee-for-service basis that are not covered by an insurance plan.

Examples include:

- Locate homemaker, adult day care and rehabilitation services.
- Locate inpatient private duty nursing and home health aides.
- Help members complete applications for individual coverage options, including Medicaid and Medicare.

Transportation Assistance

Health Advocate helps research transportation services to support our members’ healthcare needs.

Senior Care Services

For members approaching retirement, or who are already retired, we offer access to a wide array of services specifically geared towards seniors. Our Personal Health Advocates understand senior members’ needs and can help them select the appropriate professionals. Here are ways we can help:

- Locate alternative care facilities.
- Obtain coverage for medical supplies.
- Provide information on adult day care programs.
- Coordinate coverage for home care services with Medicare and Medicaid.
- Assist with the transition of insurance coverage and benefits from private insurance to Medicare.
- Locate physicians who make house calls for people who cannot easily get to the doctor’s office.

Complementary and Alternative Medicine

Health Advocate helps identify and coordinate a range of wellness services including those offered by Complementary and Alternative Medicine (CAM) practitioners, in areas such as acupuncture, chiropractic care and massage therapy.