

Health Advocate Frequently Asked Questions



Who is Health Advocate?

Health Advocate is the nation's leading healthcare advocacy and assistance company. We know all too well that the healthcare system is challenging to navigate. It makes people feel stressed, frustrated, and worried about costs—which often leads to them forgoing the care they need. That's why we're here: **We provide people with the personalized, expert care and support they need to take control of their health and well-being.**

Is Health Advocate the same as insurance?

No. Health Advocate is not an insurance company, and does not replace healthcare coverage, provide medical care or recommend treatment.

How does the Health Advocacy service work?

- Whenever you or an eligible family member has a healthcare-related issue or concern, you **simply call our toll-free number to connect with an experienced Health Advocate.**
- The Health Advocate will gather information about the issue and work to resolve it as quickly as possible.
- Before we can get to work, you may be asked to sign the Health Advocate Authorization Form. This form gives Health Advocate permission to gain access to medical information and interact with providers and insurance companies on your behalf.
- You will work with the same Health Advocate until all issues are completely resolved.

Who is eligible to use the service?

You, your spouse/partner, dependents, parents and parents-in-law can all access Health Advocate's services as often as you/they like.

Does it cost anything to use Health Advocate?

No. Health Advocate's services are provided to employees and their eligible family members at no cost.



What kind of issues can Health Advocate help with?

Our Health Advocates can help with a wide range of clinical and administrative issues.

Examples of clinical support

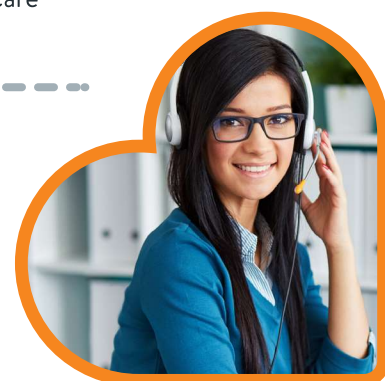
- Answer questions about medical diagnoses and review treatment options
- Research and identify the latest, most advanced approaches to care
- Coordinate clinical services related to all aspects of your care
- Locate “best-in-class” physicians and medical centers for second opinions
- Help prepare you for doctor visits

Examples of administrative support

- Answer benefit questions, including explaining employees’ share of the costs
- Research and resolve insurance claims and medical billing issues
- Find the right in-network providers and make appointments
- Facilitate the transfer medical records
- Locate eldercare and other community services that may fall outside of traditional coverage
- Answer questions about Medicare

What are the qualifications of the Health Advocates?

Our Health Advocates are healthcare experts who know the ins and outs of the healthcare system. They are typically **registered nurses** supported by **medical directors** and **benefits and claims specialists**, and have extensive experience working in medical, healthcare and/or insurance settings.



Are all employee interactions kept confidential?

Yes. The privacy of our members is of utmost importance. Our entire staff complies with all government privacy standards, and all medical and personal information is kept strictly confidential.

Can you give some examples of how Health Advocate helps save money?

Interacting with the healthcare and insurance systems can be frustrating and take a lot of time. From **locating doctors** to **reviewing medical bills** to **negotiating provider discounts**, we take on those time-consuming issues so you can get the answers you need and stay productive. Our research often uncovers billing and other errors which can lead to significant savings.

What are the hours of operation?

Health Advocate can be accessed 24/7. Normal business hours are Monday - Friday, from 8 am to 10 pm, Eastern Time. Staff is available for assistance after hours and on weekends.

Do you have more questions? Contact us:



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HealthAdvocate.com/dtcc Registration Code: DTCCDTCC

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