

Health Advocacy Solution

Personal Assistance To Help You Navigate The Healthcare System



Standard Insurance Company
Health Advocate





Help With Healthcare Headaches

Lining up doctors and treatments and figuring out bills and test results can feel like a full-time job. Things only get worse when the simplest issues seem to drag on forever. Handling healthcare can cut into your work time and into your time with your family and friends. Why not let someone guide you through the maze of health insurance and healthcare providers?

Your employer has partnered with Standard Insurance Company to do just that. The Health Advocacy Solution* assigns a Personal Health Advocate to your case, helping you manage and resolve your healthcare questions, needs and concerns. Personal Health Advocates (typically registered nurses) understand the system and can help you with a wide range of healthcare challenges. Of course, your medical and personal information will be kept confidential.

Your Whole Family Benefits

Health Advocacy services are available to you, your spouse or domestic partner, your children, your parents and your parents-in-law.

Round-The-Clock Access

Health Advocacy services are available 24 hours a day, 365 days a year. Personal Health Advocates are available Monday through Friday between 8 a.m. and 9 p.m. Eastern Standard Time. Staff is available after hours and on weekends.

Help When You Need It Most

The Health Advocacy Solution can assist you with the following:

Coordinate Care

Personal Health Advocates will coordinate care between you, your physicians, your medical institutions and your insurers. Services include:

- Confirming benefits eligibility, scheduling multiple appointments, arranging for special medical needs and coordinating benefits between physicians and insurance companies
- Facilitating transfer of medical records, X-rays and lab results prior to a scheduled appointment with a new physician
- Transitioning you from out-of-network to in-network providers
- Arranging for home-care equipment following discharge from the hospital
- Making arrangements with necessary physicians, medical institutions and insurers for diagnostic tests
- Organizing care for you or a family member with complicated medical issues
- Helping you find and register for clinical trials
- Coordinating hospice and other services for terminally ill patients
- Coordinating transportation and lodging when medical appointments and treatments require overnight travel (does not cover the cost of travel and lodging)

Locate Providers

The Personal Health Advocate's primary focus is on network relationships and using your benefits to your best advantage. They can help:

- Identify primary and specialist physicians, hospitals, dentists and other healthcare providers who are best suited to assist you with your specific medical needs
- Research diagnoses, treatments and available support systems, identify top medical institutions, critical illness providers and specialized medical programs
- Locate appropriate mental health providers
- Facilitate a review of test results and arrange a face-to-face consultation with another physician for a second opinion of a diagnosis

- Identify alternative medicine practitioners for services such as acupuncture, chiropractic care and massage therapy
- Locate in-network suppliers of medical equipment and supplies and obtain plan approval for use of out-of-network suppliers when necessary
- Locate providers who specialize in wellness services such as weight and stress management

Prescription Drug Guidance

Personal Health Advocates will help with all prescription drug questions and needs by guiding you through your pharmacy's benefit plans and options, including:

- Assisting with renewing prescriptions
- Informing you of risks and potential side effects of prescription drugs
- Locating lower-cost sources for prescription drugs not covered by the health plan
- Briefing you on generic drug options
- Helping you sign up for mail-order prescriptions

Clarify Medical Terminology

Personal Health Advocates will provide you with the information you need to better understand your medical conditions and to actively manage your health. They can:

- Answer questions about specific medical tests and treatments
- Help prepare you for visits with your physicians and other healthcare providers by familiarizing you with your health issues and with the potential exams, prescriptions, etc. you may need

Benefits Administration

Personal Health Advocates are experts at the paperwork that comes with healthcare. They will not only help you understand your medical benefits and expenses, they'll go to bat for you when you have questions and concerns regarding eligibility and/or medical bills. They'll help:

- Obtain necessary referrals for specialty services and assist with pre-authorization processes
- Council you on current benefit costs and the cost of alternative options
- Resolve coordination of benefits disputes between multiple carriers
- Uncover and resolve errors in the application of deductibles and co-payments



- Resolve eligibility issues and benefit and claim denials
- Research your out-of-pocket responsibilities and resolve errors with providers and/or insurance companies
- Provide your correct insurance information to providers
- Resolve eligibility questions involving disabled dependent rules, Family Medical Leave Act, COBRA, etc.
- Negotiate fees with healthcare providers to lower your out-of-pocket expenses, when appropriate (typically done prior to receiving services)
- Provide you with comparative cost estimates for services within a specified area
- Guide you through the process for filing a complaint or grievance with your health insurer (when appropriate, will telephonically represent you during a hearing)

Health Advocate



Contact Health Advocate™:

Phone: 1.866.695.8622

Email: answers@HealthAdvocate.com

Assist Seniors And The Terminally Ill

Personal Health Advocates will help locate and make arrangements for people with special service needs. They will also assist in navigating the Medicare and Medicaid systems. You can call on them to:

- Locate homemaker, adult day care and rehabilitation services
- Assist with the application or transition of insurance coverage from private insurance to Medicare or Medicaid
- Coordinate coverage for home care services with Medicare and Medicaid
- Obtain coverage for medical supplies
- Locate home health aides and nurses or group homes for individuals with special needs
- Locate physicians who make house calls for people who cannot easily get to the doctor's office

Personal Health Advocates are supported by medical directors and specialists in claims and benefits handling. They are dedicated to each case they work on until they find a resolution. Why face the healthcare system alone when you can have a Personal Health Advocate on your side?

We've included an ID card for your convenience. Remember your access to the Health Advocacy Solution the next time you have a healthcare concern or issue – no matter how big or small.

* Health Advocacy services are provided through an arrangement with Health Advocate™, a leading health assistance and support company. Health Advocate is not affiliated with The Standard or with any insurance or third-party provider. Health Advocate does not replace health insurance coverage, provide medical care or recommend treatment. The Health Advocacy service is not an insurance product.

Your Personal Health Advocate helps you with healthcare and insurance problems

- Find the right doctors, specialists, hospitals
- Untangle medical bills
- Locate eldercare and support services
- Unlimited calls
- Save time and worry less

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Health Advocate
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