



Your **Lifeline**

for Healthcare and Insurance-related Problems



HealthProponent[®]



Familiar problems?

I need a specialist for my son

What's it going to cost for my hip replacement?

My mom's medicine isn't covered anymore

Can someone help me with these forms?

I really need to get in to see the doctor

The claim is denied, now what?

My hospital bill is wrong

I need someone to take care of Dad

Is there a way to reduce this bill?

I'm confused, who do I call first?

My mother-in-law needs a second opinion

What does Medicare cover? Is it enough?

We'll help you



Health Proponent means

We'll help you

With Health Proponent at your side, you can be assured that you will get a professional to help you with those frustrating, worrisome healthcare issues that take up your time. Our medical and benefits experts know how to get you answers. You'll have someone who speaks "doctor," knows insurance lingo, is seasoned in problem solving and will get to the bottom of your issue quickly.

No endless recordings. No frequent transfers.

Just a real person for real help

With Health Proponent, you will have access to a **Personal Health Advocate (PHA)**—either a registered nurse or a benefits and claims expert—who will help to resolve your problem, whether it's finding qualified doctors, specialists and services, untangling medical bills or addressing coverage concerns.

And

If you need help with an unpaid bill, we'll help negotiate a lower payment.

More

Health Proponent provides state-of-the-art Online Health Tools, including a Health Risk Assessment. You get an immediate summary of your risks for major conditions and diseases. It can be the real starting point to better health.

Health Proponent's annual membership fee provides access to a Personal Health Advocate, Problem Solving to address clinical and insurance-related issues, Medical Bill Saver™ and Online Health Tools. Additional charges apply for resolving clinical or insurance-related problems. We keep a percentage of savings on negotiated bills.

Benefits of Health Proponent



Personal Health Advocate

Access to our medical and benefits and claims experts



Medical Bill Saver™

Helps to cut your uncovered medical bills



Problem Solving

Untangles medical and insurance problems



Online Health Tools

Health information and tools to keep you on track



Join Today 866-939-3435

Someone always at your side...

Personal Health Advocate

Make the call. We know the ins and outs of the healthcare and insurance systems.

We'll help you.

A Personal Health Advocate (PHA) is your very own healthcare expert who is typically a registered nurse supported by medical directors, and highly trained benefits and claims specialists. Your PHA carefully listens, evaluates your problem and is your advocate in every sense. Your PHA knows your history inside and out, goes to bat for you and stays with you through each step.

When you need help, you don't want an anonymous recording or endless call transfers.

You get a real person for real help.



...when it matters most

Problem Solving

You need someone to cut through red tape, talk to doctors and insurance plans and understand the fine print.

We'll help you.

No matter how complex your problem, your **Personal Health Advocate** will get to work, do the research, make the calls, help with paperwork and follow up with you with each step.

- Find the right doctors, dentists, mental health providers, hospitals
- Help schedule appointments with hard-to-reach specialists
- Locate eldercare and support services
- Secure second opinions
- Clarify coverage plans
- Address billing errors and claims denials
- Provide cost estimates for medical services

...and much more



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Send us your uncovered bill...

Medical Bill Saver™

Send us the uncovered bill.
We'll work to get a discount.
We'll help you.

It was hard enough to have the surgery. And, now you've got a bill for the anesthesia that your insurance plan did not cover. Let us take a look. If you have a balance of over \$400, our negotiation experts can work to get a discount on your bill. We'll contact your provider and do the talking for you. You are not charged any upfront fee to use this service. Let us do the work. We share in the savings we get for you. We can even attempt to negotiate bills to help reduce the balances that apply to deductibles and coinsurance.



...and we'll help you save

How it works

Problem: A member received a large bill for an inpatient hospital stay.

- **Solution:** Our Medical Bill Saver team worked with the provider and saved a significant amount off the usual charges.
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MEMBER SAVINGS **\$7,125***

Problem: A member had a surgical procedure performed at a participating hospital, but incurred a large bill because the anesthesia group was not participating in the plan's network.

- **Solution:** Health Proponent was able to negotiate an arrangement that significantly reduced the member's financial responsibility.
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MEMBER SAVINGS **\$525***

Problem: A member received a bill for a procedure that was not covered by her plan.

- **Solution:** Health Proponent's Medical Bill Saver team was able to get the provider to agree to accept a lower fee, reducing the member's out-of-pocket responsibility.
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MEMBER SAVINGS **\$1,054***

**These numbers are the members' net savings.*



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Take charge of your health...

Online Health Tools

Here's a place to track your medical information and get resources to help keep you healthy.

We'll help you.

It can be frustrating to keep repeating your medical history each time you go to the doctor. Now there is a way to record all your history—the immunizations, the procedures, treatments, even your medications—in one safe, online form. Your Personal Health Record can be updated at any time and given to any doctor at any time. Your Health Proponent membership also gives you access to a Health Risk Assessment to summarize your risks for leading diseases and conditions. This summary can help you take steps to reduce your risks. You also have access to online trackers for your medications, tools to chart your blood pressure and a full range of health information on topics from A to Z.

It's private, protected and a convenient way to take charge of your health.



...and make it simple

Your personal Web portal helps keep you healthy

- 1 Health Risk Assessment**

Fill out the questionnaire and get a summary of your risks for diseases, including heart disease and diabetes. The summary will help you learn your risks to help target your health goals.
- 2 Personal Health Record**

Use the online form to record your medical history, allergies, procedures and medications. This can help you avoid mix-ups and repeat tests. Print it out to give to your doctors.
- 3 Medicine Cabinet**

This feature helps you keep on top of your medications, their side effects and any contraindications.
- 4 Calculators and trackers**

Want to know your body fat percentage? Just fill in the numbers. Or, plug in your blood pressure numbers on a regular basis to monitor any changes.
- 5 MedChoice Support™ Tool**

This valuable tool helps you compare the pros and cons of hundreds of tests, procedures, medications and other treatments, including costs and long-term effects to help you make the best choice of care.
- 6 Healthcare Blue Book**

A convenient, interactive tool that helps you compare prices for medical procedures in your area.

...plus look up a disease, a treatment and other trustworthy health information.



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Real Problems. Real Results.

Problem: Identifying billing errors

Elizabeth had been trying for more than a year to get her health insurance to cover the cost of a lengthy hospital stay as stated in her plan.



Solution: Health Proponent found a coding mistake in the paperwork and worked with Elizabeth's doctor, hospital and health plan to correct it. Finally, all claims were processed for payment, saving Elizabeth \$3,500.

Problem: Comparing medical costs to generate savings

Kelly's child needed tubes in her ears because of repeated ear infections. She wanted to compare costs for this procedure and also wanted an estimate of what she could expect to pay.



Solution: Health Proponent researched cost estimates for this procedure in her area, provided a detailed report listing low, likely, and high costs, and explained what her out-of-pocket costs were likely to be. This resulted in a potential savings of more than \$7,000.

Problem: Obtaining government coverage

Sally suffered a fractured hip resulting from osteoporosis, leaving her unable to stand for prolonged periods or to return to work. Her isolation worsened when her application for Supplemental Security Income (SSI), which would cover the cost of a walker, was held up.



Solution: Health Proponent helped facilitate Sally’s application for SSI coverage back to the onset of her disease. Our staff also located an appropriate support group to help Sally deal with the pain and difficulties she experienced with her limited mobility.

Problem: Finding eldercare support

Karen needed help finding in-home care for her elderly mother, who wanted to remain living at home.



Solution: Health Proponent worked with Karen’s local Office of Aging and located in-home care and an emergency call-button device for her mother. This allowed Karen’s mother to remain in her home.



Frequently Asked Questions

When can I call?

Our normal business hours are Monday-Friday, between 8 am and 9 pm Eastern Time. After hours and during weekends, our on-call staff is available for assistance for matters that cannot wait until normal business hours.

Is Health Proponent like an insurance company?

No. Health Proponent's program is NOT health insurance and is not a replacement for healthcare coverage. Rather, our highly trained staff knows the ins and outs of healthcare and insurance to help get you dependable answers as quickly as possible.

Will my information be kept private?

Yes. Health Proponent's staff is specially trained to follow careful protocols that comply with all government privacy standards. Your medical and personal information is fully protected and held confidential.

Can you help me with a large medical bill?

If your bill is over \$400, our Medical Bill Saver team will work with your providers to try and reduce it. We can even attempt to negotiate bills to help reduce the balances that apply to deductibles and coinsurance.

Can my Mom or another family member call Health Proponent?

Yes. Any eligible family* member can call about an issue that either relates to

themselves or to another family member. This means, for example, you can call on behalf of your mother or your mother can call us directly.

Can Health Proponent find services for my elderly parent who lives out of town?

Our Problem Solving service can help find adult daycare, assisted living, long-term care and address other eldercare issues, such as Medicare, no matter where your parent lives.

Can Health Proponent help find special services and coverage for my disabled daughter?

We can help find resources for complex conditions. For instance, we can locate specialists, medical institutions and clinical trials, schedule appointments, and help transfer records. We can also find in-home care, help you apply for coverage for special treatments and secure the appropriate referrals.

How much does Health Proponent cost?

Your annual membership fee gives you and your family access to a Personal Health Advocate, Problem Solving, Medical Bill Saver and our Online Health Tools. Additional charges apply for resolving clinical and insurance-related problems. You're charged a percentage of savings on negotiated bills.

*Family coverage includes head-of-household, spouse, dependent children, parents and parents-in-law.

No matter what your healthcare issue
We'll help you.



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www.HealthProponent.com/NESPA



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HealthProponent®

No matter what your healthcare issue We'll help:

- Resolve healthcare and insurance-related problems
- Find the right options
- Save money on medical bills
- Reduce the worry

Join today **866-939-3435**

www.HealthProponent.com/NESPA

About Us

Health Proponent® is the consumer division of Health Advocate™, Inc., the nation's leading independent healthcare advocacy and assistance company. The company helps millions of Americans navigate the healthcare maze to save time and money. Health Advocate is headquartered in suburban Philadelphia with sales offices nationwide.