



Medical Bill Saver™ at a glance

Expert help with medical bills

Medical Bill Saver makes dealing with unexpected medical and dental bills easier.

Employees who get stuck with a large balance on a medical or dental bill not covered by their insurance plan can find themselves in a real financial bind.

Our skilled negotiation team will work with providers to help reduce the amount due, and show employees how to maximize savings and get the most value from their benefits.



HealthAdvocateSM

Give employees a safety net

Medical Bill Saver gives employees a place to turn when faced with unplanned medical or dental expenses.

Our experienced negotiators use fee benchmarking databases to help reduce non-covered medical and dental bills over \$400, regardless of insurance or benefit status. They also use critical pricing trend information, including provider specialty, procedure type and geographic region to help in the negotiation process, often resulting in significant savings.

Our experts will:

- Contact doctors, dentists, hospitals, surgery centers and other providers on employees' behalf to negotiate discounts on the balance due and/or payment plans
- Obtain provider signoff on payment terms and conditions
- Provide a Savings Results Statement summarizing the outcome
- Educate employees about the importance of visiting in-network providers and how they can maximize consumer-driven health plans

Medical Bill Saver in Action

Member's primary care doctor sent her samples to an out-of-network laboratory for processing, causing her to be billed for the entire amount.

Since the carrier paid nothing on the claim, the Health Advocate negotiator contacted the lab and requested that they treat the member as self-pay. The lab agreed and reduced the balance due.

Total Charges: \$1,327.50

Members Responsibility: \$1,327.50

Amount Written Off: \$663.75

Percent of Savings: 50%



West's Health Advocate Solutions makes healthcare easier for over 12,000 organizations and their members by leveraging a combination of personal support, data and technology to engage people in their health and well-being. [HealthAdvocate.com](https://www.healthadvocate.com)

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