

**Claims Advocacy** Services





## Our partnership with HealthAdvocate

Navigating the healthcare system is complex enough for expert benefits professionals - never mind the confusion that average employees face when trying to resolve claims or billing issues. Research shows that just 14% of Americans can correctly define common health insurance terms like deductible. coinsurance, and out-of-pocket maximum. That lack of knowledge makes disputing claims complicated and scary for many employees. That's why HealthAdvocate partners with Businessolver® to provide support to Benefitsolver® users and families.

## HealthAdvocate's easy-to-access services within Benefitsolver provide:

- Claims negotiation to speak with doctors, hospitals, and insurance companies when service or coverage is denied.
- Claims appeals assistance to resolve billing disputes related to medical, dental, lab, or prescription coverage.
- **Provider research** to find the quality in-network providers/specialists at the right price, in a convenient location.
- Benefits termination/transfer/continuation assistance following job loss, retirement, or death of a spouse/dependent.