

Health Advocate

HEALTH ADVOCATE

Health Advocate is a free service offering a team of highly trained **Personal Health Advocates** who can work one-on-one with you to help resolve a wide range of health care and insurance-related issues that can be challenging for you. How does the Health Advocate program work?

The Health Advocate program is **available to you, your spouse, and dependent children, as well as your parents and parents-in-law**. When you call Health Advocate toll-free, you are assigned a Personal Health Advocate, who works with you to resolve your specific health care or benefits issues.

Personal Health Advocates can help with a wide variety of concerns, ranging from deciphering claims and uncovering billing errors, to finding specialists and locating eldercare. You can work with the same Personal Health Advocate until the issue is completely resolved.

Personal Health Advocates are also available to address any follow-up needs. The staff follows careful protocols and complies with government privacy standards. Your medical and personal information is strictly confidential.

Don't Know Where to Turn?

Health Advocate will help:

- Find doctors, dentists, specialists and other providers and locate treatment facilities, clinical trials
- Schedule appointments, arrange for special treatments and tests
- Answer questions about test results, treatments and medications
- Research and locate newest treatments, secure second opinions
- Transfer medical records, x-rays and lab results

Confused by Health Insurance?

Health Advocate cuts through the red tape by:

- Explaining coverage requirements, alternatives for non-covered services
- Getting appropriate approvals for covered services
- Addressing coverage for simple and complex treatments

Overwhelmed by Medical Bills?

Health Advocate goes to bat for you to:

- Uncover mistakes
- Get estimates, negotiate fees, payment arrangements
- Supply providers with required information to pay a claim
- Get to the bottom of coverage denials
- Advise about appeals rights

Need Eldercare and Caregiver Services?

Health Advocate eases your burden by:

- Finding in-home care, adult day care, assisted living, long-term care
- Clarifying Medicare, Medicaid and Medicare Supplemental plans
- Coordinating care among multiple providers
- Researching transportation to appointments

You will receive the **Get Started Guide** which includes a set of wallet cards. You can reach Health Advocate by calling toll-free at [1-866-695-8622](tel:1-866-695-8622) or by sending an e-mail to answers@HealthAdvocate.com. Or visit the website (and enter the Client Code for your office when registering):

Minnesota / Wisconsin:

- healthadvocate.com/mmarjfdivision
- Client Code: WDVRJWC

Michigan:

- Healthadvocate.com/mmami
- Client Code: WXEGNQH

For more information, visit the [MMA UMW Employee Benefits Website](#).

[Click here](#) to see how Health Advocate can help you and your family members.