



**Disclosure Statement:**

Your medical information is private. If Healthcare Advocates needs access to your medical information for advocacy purposes, your information will remain private.

For more information, visit us at [www.healthcareadvocates.com](http://www.healthcareadvocates.com), email us at [info@healthcareadvocates.com](mailto:info@healthcareadvocates.com) or call us at (215) 735-7711.



Your ally in healthcare

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<sup>1</sup>The plan is limited to care arising from the treatment as described on the enrollment form.

Healthcare Advocates does not provide legal or medical services. The information, services and ombudsmanship provided by Healthcare Advocates are not a substitute for the services provided by the member's physician or lawyer. Healthcare Advocates is not an insurer or reinsurer and is not responsible for any payments or coverage.

Healthcare Advocates will perform all services and ombudsmanship as described in the enrollment form. The member agrees to hold Healthcare Advocates, Inc. harmless for any information, service or ombudsmanship rendered and acknowledges that there is no actual or implied guarantee on Healthcare Advocates' information, services or ombudsmanship. Furthermore, there is no actual or implied guarantee that the insurance carrier will pay or authorize treatment.

The member is responsible for any external expenses, if needed. Such expenses include transcripts, physician's notes, etc. The member will be informed of such expenses prior to the expenses being incurred and the member reserves the right to refuse the request for needed materials.

This plan is valid for an incident, as described in this pamphlet, arising out of the treatment described in the enrollment form. Specific exclusions to the plan are advocating for elective, unapproved and experimental treatments that are not covered by the under-signed's insurance company. If the member feels an experimental, elective or unapproved treatment is needed, Healthcare Advocates will advocate for it for an additional fee if deemed reasonable by Healthcare Advocates.

It is mutually agreed that Healthcare Advocates' liability shall not exceed the cost of Healthcare Advocates' service. It is mutually agreed that any dispute will be settled via binding arbitration. The terms and conditions set forth in Healthcare Advocates' Enrollment Form are incorporated herein by reference.

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# Peace of Mind and Financial Protection



## Did You Know:

“Nearly half of all Americans who file for bankruptcy do so because of medical expenses, according to a new study released jointly by researchers at Harvard Law School and Harvard Medical School this week.” Feb. 2005

## About Healthcare Advocates:

Healthcare Advocates is an organization dedicated to helping patients, and their families, receive the answers and care to which they are entitled. Healthcare Advocates works for you, the patient. Whether it be medical research, insurance problems, billing problems, questions, or a host of other issues, Healthcare Advocates is there to protect you and your family helping to ensure positive outcomes and insurance reimbursement.

For more information on Healthcare Advocates, visit our web site at [www.healthcareadvocates.com](http://www.healthcareadvocates.com), email us at [info@healthcareadvocates.com](mailto:info@healthcareadvocates.com), or call us at (215) 735-7711.



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## Healthcare Advocates' A&P Plan:

Q: What is the A&P Plan?

A: A&P stands for authorization and payment. If you have a problem with denial of treatment, denial of a medication, authorization problems, or your medical bills are just not being paid, Healthcare Advocates will work for you to resolve the problem.

Q: How does it work?

A: Simply fill out the form and mail it to us. Then, if a problem arises with authorization or coverage, we'll work for you to help ensure that your insurance covers it. We'll also work for you if your insurance company does not pay your medical bills or there are reimbursement problems.

### *Problem - Exhausted Benefits*

A couple who earned over \$300,000 a year needed mental health care for their 13-year-old daughter. The family exhausted their benefits and were faced with \$30,000 in additional care.

### *Solution*

Healthcare Advocates intervened and obtained additional monies for the family. The entire \$30,000 was covered.

### *Problem - Out of Network Benefits*

An insurance company would not let a kidney transplant occur using the family's hospital and doctor of choice.

### *Solution*

Healthcare Advocates intervened. The hospital and doctor of choice were allowed.

## More Examples:

### *Problem - Pre-existing Condition*

Mary's husband died in the emergency room leaving her liable for a \$42,000 bill. Not having the cash on hand, Mary was going to have to sell her house to pay the bill.

### *Solution*

Healthcare Advocates intervened and Mary was ultimately responsible for only \$234

### *Problem - Insurer Refused to Pay*

A young girl had anorexia. The family had to dip into the children's college funds to pay the \$120,000 bill as insurance would not pay.

### *Solution*

Healthcare Advocates intervened and obtained \$100,000 for the family.

### *Problem - No Coverage*

A young lady needed an investigational/experimental knee replacement procedure. The expensive procedure was considered experimental and the insurance company would not pay.

### *Solution*

Healthcare Advocates intervened the experimental procedure was covered.