

Did a confusing medical bill come in the mail today? DirectPath will:

- Research denied claims to determine if the denial is appropriate and if not, get the claim paid accurately
- Coordinate between the provider and the insurer to make sure claims are received and processed
- Contact providers regarding balance bills that are not legitimate and follow up until they are resolved
- Research and resolve claim problems
- Obtain accident details if needed to get a claim paid
- Determine whether you or your doctor is responsible when a claim is denied for lack of authorization or referral
- Determine if your claim has been adjusted, provider has received adjustment and confirm your balance
- Determine whether services are condition-specific or preventive; resolve claims related to those services
- File your claims for you
- Resolve claims that have been denied because the provider did not file within the limits of insurance company
- Obtain reimbursement from the Flexible Spending Account (FSA) vendor for covered expenses

It's like having a new best friend who is an expert in the health care system.

- Educate you about your medical plan and how to use it
- Help you choose the best health plan for you and your family at Open Enrollment (this includes your spouse's plan option)
- Explain the difference between a Flexible Spending Account (FSA), a Health Reimbursement Arrangement (HRA), and a Health Savings Account (HSA)

Your DirectPath Advocate will:

1. help you navigate the health care system
2. help you become a better health care consumer

Technology – we have that covered too.

- Show you how to log on to your insurance company's website
- Explain how to find, read and understand your claim information
- Guide you in finding a doctor or facility on the insurance company's web site
- Help you use your company's internal benefits intranet site
- Assist you with using online enrollment tools
- Communicate with members who are deaf/hard of hearing using chat system

Appealing denied claims isn't fun. Good thing your Advocate rocks at it.

- Review the reasonableness of your request to appeal and explain the possible outcomes to you
- Work with you to write the appeal letter and track the appeal through all levels of the insurance company's process

Authorizations? Referrals?

- Determine if you need a referral or authorization before you have a service or procedure and obtain when needed
- Work with your provider to file the necessary paperwork if your claim is denied due to lack of authorization
- Research and explain if your service will be denied due to medical necessity - if appropriate, appeal the denial
- Assist you and your provider with getting a referral or authorization approved when necessary

Bid prescription drug questions farewell.

- Explain pharmacy benefits to you
- Resolve any payment problems for your prescriptions
- Expedite a refund when you have paid too much for a prescription
- Help you understand the difference between a brand-name and generic drug, and help you identify when a generic medication is available
- Help you understand and use mail order drug benefits
- Find out if the drug you need is on the formulary and, if not, what options are available for you
- Provide you with alternative purchasing options if you do not have prescription drug coverage
- Obtain authorization for specialty drugs
- Provide cost information for drug alternatives
- Coordinate between the pharmacy benefit manager (PBM), pharmacy and the health plan
- Determine benefits and high cost drugs for a transplant or cancer and file claims for approval
- Resolve your questions with the pharmacy regarding the amount of product requested vs. the amount dispensed

Put that dictionary away. We are fluent in medical jargon.

- Review your health plan options, including HSAs, HRAs, and FSAs
- Analyze doctors and hospitals available in each network
- Help you with the enrollment process
- Discuss which plan options are available and how they fit you and your family
- Explain covered expenses under your FSA/HSA/HRA and review how to allocate funds

You're covered to make sure they're covered.

- Contact the insurance company to complete the enrollment process for a spouse or child recently added to your plan
- Work with you on coverage issues
- Request a letter of creditable coverage to satisfy continuous coverage requirements

- Ensure your eligible college-age children are covered under your plan
- Correct claim payment errors due to eligibility issues
- Help you and your family members obtain correct insurance ID cards

Personal assistants aren't just for celebrities anymore.

- Schedule an appointment for you when you are having trouble getting in to see a doctor or schedule a test
- Obtain your medical records when necessary
- Ensure services are being coordinated when multiple doctors are involved in your care
- Identify providers who are considered centers of excellence under your insurance plan
- Help you find a doctor for your situation
- Connect you with transportation available through local providers

The search is on!

- Review your specific needs and situation and discuss what options you have
- Explain how network contracting works
- Research network status of providers, particularly pathology, radiology, and anesthesiology
- Find providers for second opinions
- Help you understand how to “interview” a new physician to make sure that you will make a good choice
- Assist you in finding a specialist for your condition or diagnosis

When life gives you lemons, call DirectPath.

- Suggest an EAP program as an alternative when there are benefit coverage issues for mental health
- Facilitate additional coverage of services for mental health through an EAP
- Find a provider of services after coverage limits are exhausted - negotiate payment terms if appropriate
- Resolve denied behavioral health claims due to EAP gatekeeper requirements

