



HEALTHCARE ADVOCACY FIRM PROVIDES STRATEGIC BENEFITS TO WISCONSIN EMPLOYERS

JANE COOPER
PHOTO BY FRANK AYMAMI

Problems with health insurance coverage have become like chronic headaches for many Americans – annoying, painful and difficult to cure.

Wisconsin businesses are leading a trend of employers incorporating advocacy services into their employee benefit plans. A number of Wisconsin employers have contracted with Patient Care to help their employees understand how to best use their insurance coverage and navigate through the healthcare system. Patient Care is a national healthcare advocacy firm that helps employees and consumers get answers to their questions and resolve issues related to healthcare and insurance.

“Wisconsin employers are on the forefront of implementing consumer directed health plans (CDHPs) and employees are becoming much more responsible for understanding cost and quality issues as they make insurance and healthcare choices,” said Jane Cooper, CEO of Patient Care. “Businesses in Wisconsin have wholeheartedly embraced healthcare advocacy--they understand that it takes a professional advocate to help an employee or their family member navigate an increasingly complex health insurance maze,” said Cooper.

Brokers and consultants have the responsibility of making strategic recommendations to their employer clients regarding how to minimize the cost of health insurance benefits and maximize coverage for the group and their employees. In addition, the brokers often find themselves with the

responsibility of convincing their clients that they have to begin to make changes such as moving to more consumerism in their plan design and offering such options as HSAs. Changes like these are always difficult. Many Wisconsin employers who are in the manufacturing sector find this transition even more challenging due to their aging hourly or union workforce. Incorporating advocacy as an imbedded service for any company offering a CDHP can make the transition to more employee responsibility and accountability work much more smoothly.

Patient Care advocates assist employees with the following types of problems:

- a. Navigating through the healthcare system effectively
- b. Integration with and referral to clinical programs such as case management and disease management
- c. Balance billing by providers
- d. Provider network questions and payment problems
- e. Explanation of benefits and education on how to effectively use these benefits
- f. Assistance with referrals and prior authorization
- g. Assistance with appeals and grievances
- h. Preparing for elective procedures
- i. Prescription drug problems
- j. Understanding the total cost and out of pocket cost for services, negotiating with providers when necessary

"If a client of ours wants to proceed with a consumer directed plan, we make sure that Patient Care is a part of the package," said Bob Heaps, Executive Vice-President of Hays Companies, a national benefit consulting firm with offices across Wisconsin. "We have several clients who have had Patient Care in place for over a year and there is a measurable impact for those clients relative to claims costs and the ease with which their employees utilize and appreciate their healthcare benefits."

Recently, Alliance Laundry Systems of Ripon, Wisconsin hired Patient Care for its 1500 employees. Alliance Laundry Systems is the largest commercial laundry manufacturer in North America. Alta Resources of Neenah, Wisconsin, a sales and customer service outsourcer, also contracted with Patient Care to serve 300 of its Wisconsin employees. In both cases, their broker made the recommendation to provide advocacy, implementing Patient Care at the start of open enrollment.

Alliance Laundry and Alta Resources join a long list of Wisconsin companies relying on Patient Care for their employees including Briggs & Stratton and Paragon Development Systems.

Glenda Hodge, benefits consultant for Mortenson, Matzelle & Meldrum (M3) of Wisconsin sees the trend continuing: "Each year the rising cost of healthcare becomes more of a burden for employers and employees," Hodge explains. "With the movement towards consumer directed care, Wisconsin employers are finding that more proactive assistance for their employees is essential. Patient Care provides a single point of contact to resolve issues and educate employees. This problem resolution delivers a measurable return on investment to the employer and their employees."

Patient advocacy helps consumers navigate the complex coverage, technical language and labyrinthine claims process that have become part of the health insurance arena.

"If a service gets denied it can be for many different reasons and unless you know the business, it's very difficult for the average person to understand what's happened," says Cooper, whose company serves over 60,000 members across the United States.

Cooper, formerly CEO of Community Physicians Network of

Madison, founded Patient Care in 2001 to bridge that gap, helping patients save time and money and avoid frustration. Many Wisconsin employers have caught on, and patient advocacy is emerging as a popular and money-saving employee benefit.

Publicly held companies like Briggs and Stratton and Coors Brewing Company offer Patient Care to their employees. The company also has an office in the Mayo Clinic in Jacksonville, Florida to help patients decipher their insurance coverage. Individuals can join Patient Care as well, for \$200 a year.

Trained patient advocates, many of whom formerly worked in the health insurance industry, help employees resolve disputed claims with physicians, insurers and HMOs, explain complicated benefits structures, assist in the referral process, and more. "We save our members time, money and frustration," notes Cooper.

For Ray Ansardi, 41, Patient Care was a lifesaver. Already on the waiting list for a heart transplant due to a complication following a severe case of pneumonia, he learned that a possible problem with one of his heart's valves might make his situation even more serious. Ansardi needed a critical diagnostic procedure – but his health insurer denied coverage.

Patient Care was able to resolve the issue and the procedure went forward. Ansardi was diagnosed with a congenital valve defect, and after a July 2003 valve replacement, he's now off the transplant list and his health is improving. He insists that the help of his patient advocate helped ease the anxiety involved in navigating the healthcare maze.

Patient Care
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