

# Patient Advocate Services

Our innovative healthcare delivery system focuses on improving care, lowering costs, and enhancing access to health care. We provide a high touch environment for your members to get answers to their questions, coordinate insurance, locate physicians and hospitals, resolve and answer billing questions and much, much more.

Our services extend to the spouse and other enrolled family members. Patient Coordinators are ready to assist you in managing the member's health insurance questions in a confidential and secure manner. Members may contact the Patient Coordinator during business hours or the Patient Coordinator may pro-actively reach out to the member to offer assistance, guidance and education.

Insurance Pal acts as a partner and guide for members to navigate their health, dental and vision insurance services more effectively. Participants access services via telephone at (888) 728-8364 or via an online chat at [www.insurancepal.net](http://www.insurancepal.net).

**Cost for full service Insurance PAL is \$5.00 pepm.  
Cost for modified services is \$3.50 pepm.**

## **We assist you with:**

- **Finding a physician or facility**
- **making appointments.**
- **Health and dental questions**
- **Balance billing issues**
- **Allowed Amount Questions**
- **Benefit & Plan Document Questions**
- **Finding cost savings options**
- **Claims negotiation for OON or for Deductibles etc...**
- **Claims negotiation for RBP**



# Custom Surgical Services

Insurance Pal takes the guess work out of shopping for hospitals and surgeons and other health care services. We have already done the shopping for many surgical procedures and are able to provide some of the lowest costs at a bundle rate.

We provide the patient with the cost information needed in order to make the best financial decision for their out of pocket responsibility and the employer's health benefit plan. Our surgery costs are all inclusive of the Surgery, Anesthesia and the Surgeon.

Employers may provide incentives to members for using Insurance Pal or penalties for failure to use the service.

<b>COMPARE</b>	<b>Facility Cost</b>	<b>Insurance PAL</b>
Hip Arthroscopy	\$52,000	\$12,500
ACL Repair	\$41,000	\$10,500
Lumbar Fusion(1)	\$59,500	\$10,500

**There is no PEPM cost for this service.  
All fees are built into the cost of the procedures**

- Provides elective surgery costs for hospital and surgeons.
- Assists with locating healthcare services.
- Provides cost of services before treatment.
- Assists in scheduling appointments
- Helps with billing questions
- Educates about plan benefits.
- Coordinates questions with administrator
- Assists with resolving problems.



# Insurance Pal App

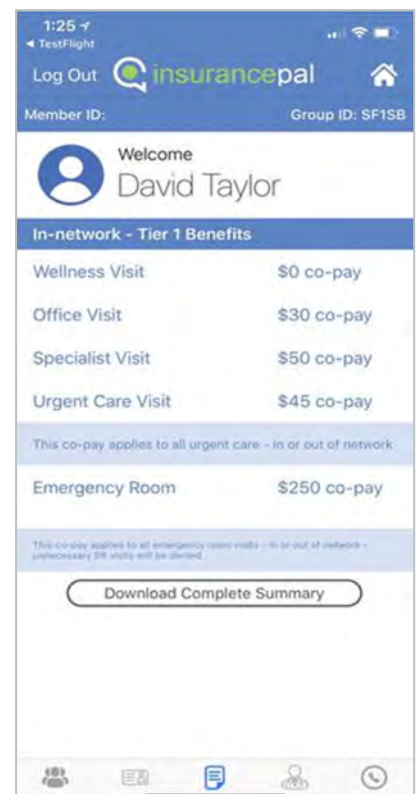
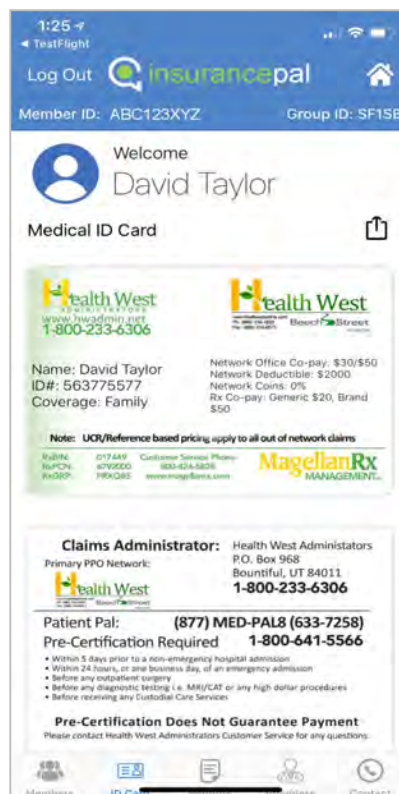
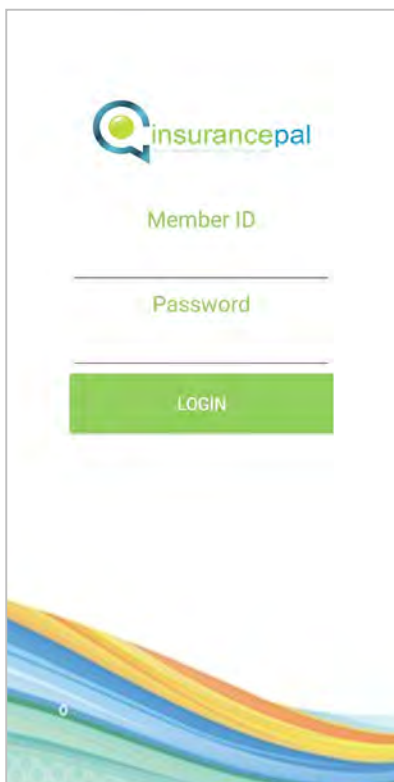
You can better manage your benefits and understand your health plan with our mobile app. Get a copy of your member ID card, Send the ID card to your health care provider, find important health plan information, locate doctors, get important contact information and much more. Do all of this, securely and conveniently from your phone. Simplify your health care and make your life easier with our insurance Pal app. Use your member login information to gain access to your health care information at your finger tips!!

**If you use our network there is no additional cost for this service. The Price for the App is \$.50 PEPM**

Simple Sign in gives you access to your ID card Benefits and other insurance information.

No need to keep an ID card with you. You can email it to your provider or they can take a copy from your screen.

Benefits are easy to find and you can get a copy of your entire Benefit Summary .



Phone: (888) 391-3301 | [www.insurancepal.net](http://www.insurancepal.net)