Advocacy: Do you know these 6 money-saving ways employees use Advocacy?

Employees need healthcare consumerism tools. Employers need a strategic solution to supply that help.

1. Advocates clarify benefits specific to an employee’s medical plan.
   As experts who understand the intricacies of the healthcare system, employees look to their advocates to navigate through it.
   56% of employees would appreciate help from their employer in making health plan decisions.

2. Advocates research prices at local providers BEFORE a procedure.
   The average American doesn't know MRI costs may vary greatly within a few-mile radius. While employees save on out-of-pocket costs with this valuable information, employers see lower prices hitting the company health plan.
   The average deductible for employees has gone up 49% since 2011.
   51% of employees have a deductible over $1,000.

3. Advocates review bills for accuracy, negotiate reductions, and research and resolve claim denials.
   Employees benefit from not having to deal with complicated medical bills and the savings that comes from an expert review. Employers get the benefit of maintaining stronger productivity levels — including hours of saved HR efforts.
   Over 40% of medical bills contain errors.
   Nearly $68 billion is lost due to fraud and billing mistakes each year.

4. Advocates explain recommended tests, treatments, or medications.
   Plus, they'll research questions about a diagnosis, treatment or facility.
   Unnecessary medical costs average around $2,000 per employee per year due to unnecessary tests & treatments caused by 2 key factors:
   1. Not finding the best doctor
   2. Not seeking second opinions

1 in 3 employees say if they or a family member was diagnosed with a serious illness, they'd have no idea how to proceed.

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45% of employees depend on the internet to get info about a doctor or hospital.
I needed an MRI and knew the prices varied wildly. I called the Advocacy service and asked them to do some research in my local area. I received an email with 3 different locations and the pricing for each. The prices varied from $450 to over $1000. I'm really glad I called...

Advocates are an independent resource. When advocacy services are separate from the health plan, employees have confidence that referrals, bill negotiations and overall guidance are not influenced by outside factors.

A shortage of more than 60,000 doctors is expected by 2025, with a significant impact among surgical specialties. Larger employers are 2x as likely as smaller employers to offer narrow, high-performance or tiered networks.

82% of small employers indicate they would use a narrower network if their premium savings were at least 20%.

I had a procedure in January. The next December, I received a $1,500 bill I knew wasn't correct... I called the freshbenies Advocacy service who did all the work and called me back a week later to let me know they'd taken care of it and I didn't owe ANYTHING.

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