



## Advocacy PLUS: 6 ways this service helps cut healthcare costs and confusion

Let's face it, healthcare and insurance are confusing! With freshbenies, you have someone to help simplify your healthcare experience and guide you through your healthcare journey. Here are the top 6 ways your Health Pro® can help...

**1 Find highly-rated providers**  
They'll locate in-network facilities, dentists & other healthcare providers near you. Have specific doctor preferences? This service can help!

**2 Schedule your appointments**  
Your Health Pro® can find convenient appointments and schedule them for you.

**3 Pay less for healthcare**  
Receive cost and value comparisons for medical services. Now, you can see prices BEFORE you go and choose the most cost-effective option.

**4 Get simple answers**  
Clear up confusion about your benefits. Have healthcare questions? Ask your Health Pro®.

**5 Save money on prescriptions**  
Your Health Pro® can research your prescriptions to see if there are lower-cost options available with the same ingredients.

**6 Resolve medical billing errors**  
Over 30% of medical bills are incorrect. Have a Health Pro® review your bills to make sure you don't overpay.

...AND this service supports your entire household. This includes spouses, dependents, and parents. Don't let your family handle the frustrations of healthcare alone!

## Your Advocacy PLUS service

**Great high-quality care with lower costs** freshbenies empowers you to make smarter healthcare decisions that help lower costs and improve care. Recent data shows the Advocacy PLUS service has saved members more than \$100 million – that's \$1,158 average savings per user.

**A personal Health Pro®** The same expert consultant will take care of you each time you need help in your healthcare journey. All Health PRO®s have higher education and are in training a minimum of 9 months before helping their first member.

**Recommended providers** This is WAY MORE than a doctor search by geography! Ongoing research is conducted to gather individual provider interviews and over 6 billion price points to help members search for cost-effective, highly-rated providers to fit their specific needs and preferences.

# Q&A About Using Advocacy PLUS

## Q: Who can use the Advocacy PLUS service?

**Answer:** Sometimes, you have to deal with healthcare issues for your family. All your freshbenies services can be used by your spouse (or domestic partner) and legal dependents. The Advocacy PLUS service can also be used by parents and parents-in-law.

## Q: How does the Advocacy PLUS service work?

### Answer:

1. Login at [www.freshbenies.com](http://www.freshbenies.com) or download the freshbenies app. Once logged in, click the Advocacy PLUS icon and follow instructions.
2. A personal Health Pro® will assist you on healthcare questions and concerns. Most requests are answered within 1 business day. Bill reviews & appeals often take longer, but you'll be updated every step of the way.
3. The "Find a Doctor or Get Price Estimate" feature requires both your location and an insurance network be selected. These features are not available for search on a cash-only basis. Reach out to your Health Pro® for help.

**NOTE:** HIPAA compliance may require an authorization form so your Health Pro® can work on your behalf.

## Q: What if I have a large bill, but I was charged properly under my insurance plan?

**Answer:** Your dedicated Health Pro® will always attempt to work with providers to negotiate a discount on bills, but can't guarantee that a provider will accept a discounted balance. It's always good to have an impartial expert reviewing your bills and working on your behalf.

## Q: What are common situations they typically negotiate successfully?

**Answer:** Many are related to services that have been denied by your plan, or that might not be included in your plan. For example, let's say you hit your plan's maximum payout for physical therapy services, but still needed treatment. Your dedicated Health Pro® is able to negotiate directly with your provider on bills from appointments that were denied. Additionally, if you used an out-of-network provider that charged you for services

above-and-beyond what your medical plan would cover – your Health Pro® can negotiate on this amount because the fees are your sole responsibility and not eligible for coverage under your medical plan.

**NOTE:** Some states have laws that restrict your Health Pro® from negotiating bills on your behalf. Your personal Health Pro® will let you know if your medical bill is impacted by a state law.

## Q: If they aren't able to negotiate, what else can they do?

**Answer:** They can review your medical bills for accuracy – many bills have errors that can be expensive if they are not reviewed and caught by an expert. If errors are found, they can work with the providers to ensure the errors are corrected. They can assist in working out a payment plan with the provider, or research financial aid opportunities, if needed.

Your dedicated Health Pro® will review old and new bills to ensure they were processed correctly. If there are any discrepancies, the Health Pro® will work with whomever they need to in efforts to resolve your bill. This can be a bill that was processed incorrectly, or a situation where a reimbursement is due.



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.  
— Jeff from TX



I had a procedure in January 2013. In December 2013, 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.  
— Lynn from GA

**To use your services:** Login at [freshbenies.com](http://freshbenies.com) or download the app

