

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

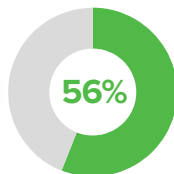
Employees need healthcare consumerism tools. Employers need a strategic solution to supply that help.



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 decisions¹



50% of employees don't know what the **out-of-pocket** maximum is for their health plan¹

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**³



Nearly **\$68 billion** is lost due to **fraud and billing mistakes** each year^{3,2}

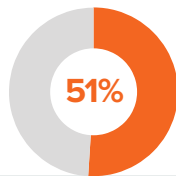
freshbenies®
A FRESH APPROACH TO BENEFITS

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 2011²



51% of employees have a deductible over **\$1,000**²



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:⁴

1 Not finding the best doctor

and/or

2 Not seeking second opinions



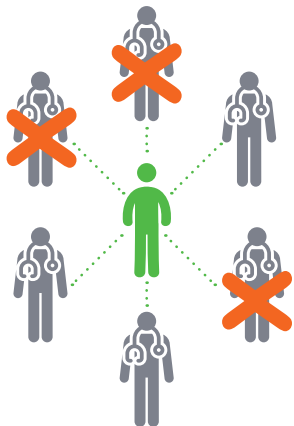
1 in 3 employees say if they or a family member was diagnosed with a serious illness, **they'd have no idea** how to proceed⁴



45% of employees depend on the **internet** to get info about a doctor or hospital⁴

5 Advocates locate in-network providers and specialists.

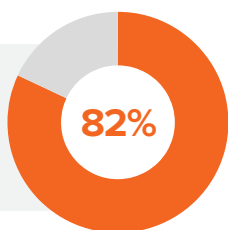
As doctor shortages increase, getting in with new providers will be tougher. Advocates also arrange appointments and help transfer medical records to new providers.



A shortage of more than **60,000** doctors is expected by **2025**, with a significant impact among surgical specialties⁵

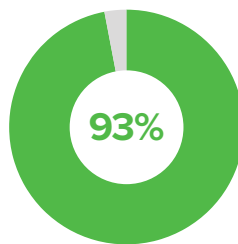
Larger employers are **2x** as likely as smaller employers to offer **narrow**, high-performance or **tiered** networks^{6, 7}

82% of small employers indicate they would use a narrower network if their premium savings were at least **20%**^{6, 7}



6 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 whopping **93%** of Americans don't trust their insurance company to provide unbiased guidance and help.⁴



VS



Real-life savings...

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**.



Lynn from GA

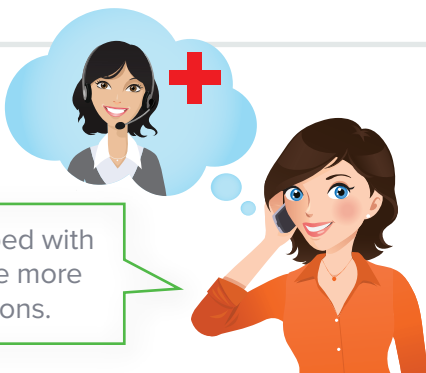
I needed an MRI and knew the prices varied wildly. I called the **Advocacy service** and asked them to **do some research** in my local area. I received an email with 3 different locations and the pricing for each. The prices varied from \$450 to over \$1000, I'm really glad I called...



Jeff from TX

Bottom line...

Employees are equipped with consumerism tools to make more informed healthcare decisions.



Employers see savings to their bottom line, plus regain hours of HR efforts.



Sources: 1. 2016 Employee Survey by Jellyvision; 2. Kaiser Family Foundation; 3. Medical Billing Advocates of America; 4. Insurance Business Magazine – Harris Poll; 5. The Association of American Medical Colleges; 6. Employee Benefit Research Institute; 7. Mercer

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