

Five Good Reasons to Hire a Patient Advocate

A growing field in the healthcare industry is that of Patient Advocacy. Though still in its toddlerhood, this profession is starting to spread its message of expertise, service and problem solving to an expanding base of patients. Disclaimer: I am an advocate, providing advocacy, account management, mediation and consulting services.

You may have noticed that insurance companies, philanthropic patient support associations, hospitals as well as governmental agencies and healthcare organizations are now offering the services of advocates to their patients.

By all means, use these services when offered to you, usually free. These intermediaries will assist you with financial assistance applications, with navigating their hospital or place of medical care, with providing you with information and support when faced with a serious diagnosis or upcoming treatment, with grievance advise against your insurer.

These services are however, limited to the advocate's employer. Their scope of service, while beneficial and most helpful, remains confined to a restricted area.

Here are 5 good reasons to consider for hiring your own patient advocate.

1. This system is too confusing

We all find the healthcare system confusing and too complex.

To learn the system now will require learning some medicine, medical coding, legal requirements, specific insurance guidelines, the Alphabet soup of terms, the art of mediation, your rights, your state and carrier grievance processes, patient assistance and support opportunities with a dash of common sense, a bag of tenacity and ongoing deliveries of patience.

A good patient advocate can help you now either fight the system or take advantage of it, depending on your view of the water in the glass. Need someone to explain your insurance benefits? Cannot understand where to turn, who to ask or what your next step is? Need basic information, more education on your rights, specific material? Need a helping and guiding hand that is on your side? Consider hiring a patient advocate.

2. You need to concentrate on my health and recovery

When life throws you or a loved one a challenge, your time, attention, energy and resources will be focused on going through the process of reaching a positive outcome. From the serious aspects of a upcoming treatment, surgery, or event to the day-to-day affair of living, you are stretched thin. The financial, emotional, physical, practical and spiritual toll is often overwhelming and life-altering.

Hiring an advocate can put assets on your side from the beginning. Working with your medical providers, he/she can verify your coverage, benefits and authorization status, and whether a treatment is standard and established. The advocate can also negotiate reduced fees or a payment plan, help find assistance and make sure you are getting the services you need and that are covered. Some advocates will take you to appointments, advise you on specialized care and facilities, or research treatments and options.

3. I am not sure what and who to pay

The easy answer is to match your EOBs to your statements. But this won't help you if they don't, or if a mistake was made. where did it originate? how to correct it? Your advocate will audit your bills as they come in, analyze statements and EOBs, and advise you on paying a bill or file an appeal.

4. My insurance is not paying my claims

What is the reason? There should be a good explanation as to why an insurer would reject a claim. If you do not have the time, knowledge or inclination to hear one person throw the blame at another with no resolution in sight and growing frustration, let your patient advocate handle the job. Errors will be rectified, records sent, appeals filed and sanity restored.

5. I cannot pay these bills

Let me first remind everyone that checking coverage and benefits, getting authorizations and assessing one's likely liability should be done before a treatment or procedure. Preparation is key. But too often we are dealt circumstances out of our control which, added to a lack of understanding of policies and guidelines and an inflexible and uncaring system, lead us to hopeless situations. A patient advocate's expertise and skills may well find overcharged, erroneous or non billable charges. He/she may find ways to appeal for additional benefits or help you get approved for assistance or reduced fees. At least can he/she negotiate on your behalf, arrange for a payment plan or a reduction of your liability.

A word of caution:

At this time, it is necessary to point out that not all advocates are created equal. Services, skills and credentials vary from the well-seasoned and experienced to the newly minted and self proclaimed. There is no federal or State accreditation process. There are no "official" credentials, certifications or degrees. There currently are no regulations.

Courses, training opportunities and "certifications" are now offered by a few colleges, associations and trade schools. While some training and education are better than none, the complexity of today's healthcare machine, the scope of patients' needs and the vast range of required skills and knowledge make it a challenge for novices. Experience in this field, especially specialized, is a must. Ask for credentials based on verifiable resume contents and letters of recommendation, or ask for a referral from knowledgeable and trustworthy sources.

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