



Received a Surprise Medical Bill? We'll negotiate a discount.

It can be overwhelming to receive a large bill for medical or dental perhaps because you went to an out-of-network provider, or received care you thought was covered by your insurance plan. **Health Advocate's Medical Bill Saver™ service can help.**

Our skilled negotiators can help lower your out-of-pocket costs on bills that are not covered by insurance — **at no cost to you!**

Just send us the bill, we'll do the rest

- **Send us your medical or dental bill** of \$400 or more
- **We'll contact the provider on your behalf** to negotiate a discount on the amount due, no matter what your benefit status*
- **If an agreement is made**, we'll get the provider's signoff on the terms and conditions
- **You'll receive a Savings Result Statement** summarizing the outcome and payment terms

Remember, you have **unlimited access** to a Personal Health Advocate, a Licensed Professional Counselor and our Health Cost Estimator tool!

*Health Advocate will attempt to negotiate with providers on claim balances where allowed by states. Best attempts to reduce balances are made, but specific percentage results are not guaranteed.

Medical Bill Saver In Action

Issue: An employee had an outstanding bill for her son's surgery performed at an out-of-network hospital.



Billed
Charges:
\$5,032



Negotiated
Discount:
50%

Resolution: Health Advocate worked with the provider to significantly reduce the bill.



Total
Savings: **\$2,516**

“They helped reduce the bill for my son's surgery. **What a relief during a stressful time!**”

The savings on case studies cannot be guaranteed. Results may vary.



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