

# Point Health Patient Advocacy Services

*A consumer guide to help you select a doctor, set an appointment and get assistance with medical bill negotiation and payments*



## Your Healthcare Reimagined

Healthcare can be hard. We understand managing your health insurance while making sure you find quality doctor care is important. That's why we've partnered with Point Health, to help you get the highest level of service while saving you money.

## The Value of Point Health Partnership

Every fixed benefit medical insurance policy comes with a professional patient advocate ready to help you navigate what can be a healthcare maze. Included at no additional cost, this service can help you get appointments and cost estimates before you go. Post-appointment they will answer questions about bills or go back to your provider to negotiate your bills down. Point Health's friendly advocates help you get the care you need while managing your costs.

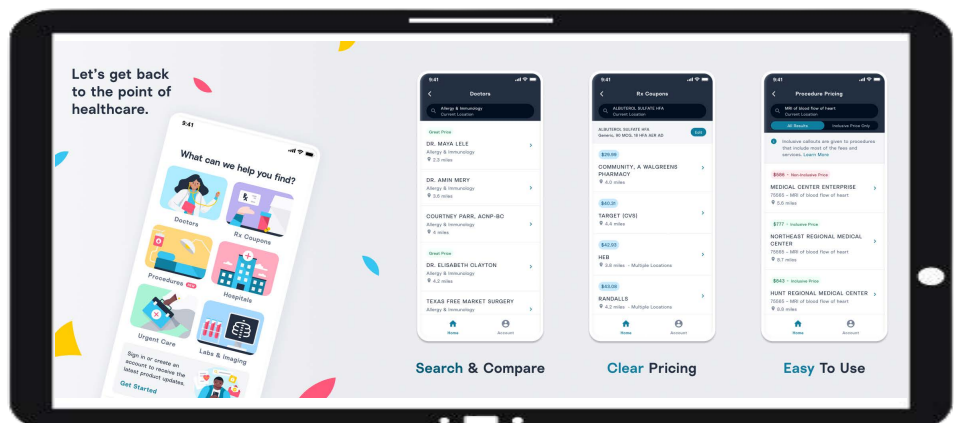
## Benefits of Patient Advocates\*

- 44% reduction in medical bills on average
- \$384+ million saved on behalf of their clients to date

## Point Health Mobile App

We want to empower you to take control of your healthcare. First, you decide how much insurance you want. In return, you get straightforward pricing for what you need, when you need it.

\*Point Health data, 2021



Using the Point Health mobile app, find the best care at the right price that best aligns with your fixed benefit plan coverage. The app makes it easy to compare pricing for thousands of healthcare services, doctors, labs and hospitals with just a few taps.

### App Features

- A wide array of doctors spanning cash-pay, in-network, and other payment options.
- Transparent pricing to eliminate the guesswork around cost

### Point Health Mobile App vs. Pivot Health App

Need an easy way to determine which mobile app can help answer your questions?

- Point Health's app is used for [shopping and comparing](#) medical care and prescriptions.
- Pivot Health's app is used for [storing and reviewing](#) your coverage documents.

### Patient Advocates Are a Call Away

Need to speak with a human? Point Health patient advocates will listen to your needs over the phone and find the best option that provides great care at a competitive price. Your advocate can find the most affordable, high-quality option for your healthcare needs while lowering your out-of-pocket costs.

Patient advocates can:

- Search for the hospitals, prescriptions, surgery centers, and medical facilities for non-emergency procedures.
- Compare estimated costs of outpatient procedures.
- Transfer medical records.
- Contact and schedule appointments.

### Help Accessing the First Health Network

Your patient advocate can also help you find doctors and facilities for in-network pricing through First Health,\* a premier network with access to medical providers in urban, suburban and rural markets throughout the country. It includes:<sup>1</sup>

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<sup>1</sup> As of December 2020 First Health data warehouse.

\*In Michigan, the provider network is operated by Confinity. First Health and Cofinity are subsidiaries of Aetna, a CVS Health company.

- 6,100 hospitals.
- 130,000 ancillary facilities.
- 845,000 doctors and other health care providers.

To find a First Health provider, you can call an advocate at Point Health or visit [firsthealth.com](https://firsthealth.com).

### What about expensive procedures or surgery and hospitalization?

We've got you covered. Before a major appointment for more critical (but plannable) care, a Point Health advocate will find a doctor in your area and help you make an appointment. If the provider charges are higher than described, your advocate can step in and help negotiate eligible bills down. You simply call or submit an online request form, and a patient advocate takes it from there!

Point Health advocates have been able to save patients an average of 61% off their medical bills over a 4-year period using healthcare navigation *the right way*.\*

## Frequently Asked Questions

*The policy brochure references “RBRVS” with a percentage for surgical procedures and as the only payment type in certain states. What does it mean?*

RBRVS stands for “Resource Based Relative Value System.” For some fixed benefit medical procedures, and in some states, RBRVS is used to calculate how much your final medical bill will be. Your medical bill is calculated based the percentage listed in the brochure – which means, your bill is calculated based on the Medicare reimbursement scale (except in LA, MI, NM where a flat benefit amount is paid) . For example, if you have surgery, your fixed benefit insurance plan will send you 150% of what Medicare would normally allow for the procedure.

*How do I access Point Health Services?*

Mobile application

[Google Play](#)

[Apple Store](#)

855-540-9507

Hours of Business: Monday to Friday 9am to 5pm (Central Time)

<https://www.pointhealth.com/member-support>.



### *How do I start bill negotiation?*

Contact Point Health and a patient advocate will walk you through the negotiation process.

### [Pivot Health by HealthCare.com](#)

We've helped over 5,000,000 individuals find health insurance so we know what people are looking for in a health plan. Some folks are looking for a plan with fixed benefits, transparent pricing, concierge services, discounts on Rx, and the ability to set your premium by deciding how much insurance you want. We didn't see a consumer-friendly plan in the marketplace so we formed a relationship with Point Health to help you get the highest level of service

