



Empower your clients with the Health Advocate™ Health Cost Estimator™

Across all generations and geographic regions, consumers feel they're at risk of developing a common critical illness like cancer, heart disease or stroke—yet only a small percentage say they're financially prepared for such an event.¹

Washington National is committed to providing tools to help you educate your clients. One way we're delivering on this promise is through our long-term partnership with Health Advocate, a leading advocacy service for health care consumers. By purchasing certain Washington National products, your clients gain automatic access to a personal health advocate, who works to help them access needed resources, arrange medical care and resolve administrative and clinical concerns.

Easy access to costs and information

The easy-to-use Health Cost Estimator from Health Advocate is a free mobile app that provides information about available treatment options and costs to help consumers make knowledgeable, cost-effective decisions.

With this app, your clients can quickly determine:

- *The cost of comparable medical services from hospitals and physicians in a specified ZIP code.*
- *Potential out-of-pocket expenses.*

Case study¹

In this example, the Health Cost Estimator generated a range of cost estimates for three common procedures: hip replacement, ear tube insertion and colonoscopy. Consumers can use this information when seeking local providers that offer needed healthcare at reasonable rates.

PROCEDURE	TOTAL HIP REPLACEMENT	EAR TUBE INSERTION (CHILD)	COLONOSCOPY
Low estimate	\$10,144	\$666	\$250
Likely estimate	\$20,384	\$6,947	\$1,702
High estimate	\$55,372	\$13,957	\$4,996
POTENTIAL SAVINGS	\$34,988	\$7,010	\$3,294

HealthAdvocate™

Accessing the Health Cost Estimator

To access the Health Cost Estimator, download the free SmartHelp app and receive on-the-go answers to healthcare and insurance questions.



Introduce your clients to the **free and easy-to-use** SmartHelp app with Health Cost Estimator.

To learn more, call **(888) 266-6002**.

For agent information only. This material should not be distributed to the public or used in any solicitation.

¹"Middle-Income America's Perspectives on Critical Illness and Financial Security," Washington National Institute for Wellness Solutions, April 2013.