

Health Advocate Q&A

Health Advocate, Inc., is a leading healthcare advocacy and assistance company. The organization was founded 10 years ago to help individuals and families navigate the healthcare system and find time- and money-saving solutions. The company's founders had a vision that Americans could get better medical care if they had easy access to expert help.

We recently spoke with Arthur "Abbie" Leibowitz, MD, FAAP, Health Advocate's chief medical officer, executive vice president and co-founder. Dr. Leibowitz is a nationally recognized leader in the healthcare industry and an authority on managed care, clinical management, quality assurance, medical data and information systems. He is a popular speaker and has appeared on national TV and radio programs.

Dr. Leibowitz told us why Health Advocate was founded and how the company continues to serve American companies and employees.

Why do individuals need the services of Health Advocate?

For many people, the medical system works well. When they need care, they see their doctor. If they have a question, they can ask their physician, look up the answer on the Internet or talk to a friend, neighbor or nurse. When they receive care, the bill is paid correctly.

But what happens when the system breaks down...when individuals can't see a physician, or they're not sure they can trust certain advice or information? What about when bills are processed wrong, or when someone is denied coverage? We founded Health Advocate to help people address these types of situations.

Now, having handled more than 2 million cases, we recognize that many people who come to Health Advocate for assistance are among the most care-needy or chronically ill patients. They run into trouble with some aspect of the healthcare system. In the process, they lose valuable time from work and from their family life. They also may consume resources unnecessarily. They tend to spend money on medical services they don't need and, most important, they may not get the ideal medical outcome for their situation.

What benefits and services does Health Advocate offer?

When your client is diagnosed with a disease like cancer, he or she faces an often confusing system of doctors, nurses, hospitals, tests and treatments. The available medical options and opportunities may be confusing for some patients. An effective support program—such as Health Advocate—can help them reach the best clinical solutions in cost-effective ways. Health Advocate gives individuals one place to go to resolve problems and deal with issues.

How can individuals get help from Health Advocate?

The heart of our service is the opportunity to contact us literally any time at (866) 695-8622. Every caller is assigned a Personal Health Advocate. This person is knowledgeable and experienced in helping people with health-related issues and problems.

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Many consumers have health advocacy services available through their major medical provider. What's different about the Health Advocate service offered with a Washington National cancer insurance policy?

Health Advocate has more than 6,000 clients and covers more than 4.1 million employees, making 17 million Americans eligible for our services. This is in spite of the fact that employees have health benefits available to them through employer-offered plans.

The Health Advocate program covers employees regardless of their health plan. Coverage is also available to employees' family members, even when they're not covered under the same health benefits. Health plans cannot offer this extended coverage.

How can agents use the Health Advocate service to attract clients and close sales?

The employee doesn't even have to be receiving policy benefits to use Health Advocate's services.

Health Advocate's program gives Washington National agents a competitive advantage in a crowded marketplace. It's a service that, at this time, no other insurance company offers.

Washington National SolutionsSM Cancer and Cancer Secure[®] policies include unlimited access to Health Advocate at no additional cost. The program is easy for the agent to describe and easy for the policyholder to understand and use. No one has to fill out a form or sign a document.

The cancer insurance policyholder can access a Personal Health Advocate at any time by calling us toll-free. The employee doesn't even have to be receiving policy benefits to use Health Advocate's services.

How is Health Advocate a good fit with Washington National's cancer insurance?

The tie between Health Advocate's service and Washington National's cancer insurance is the likelihood that an individual who has cancer will need extra help navigating the healthcare system.

But we recognize that many people never have to access their policy benefits. Health Advocate gives policyholders tangible value and a useful benefit they don't have to qualify to use. The average person could face a variety of health issues at any time, and our service can help them deal with these situations when they want or need extra support.

Make your case with Health Advocate

Washington National's supplemental cancer insurance offers vital financial benefits when someone is dealing with a cancer diagnosis and treatment. With Health Advocate, that policyholder can get valuable support with many other aspects of care, including locating resources, accessing services and taking advantage of all available insurance benefits.

Health Advocate is available to all individuals who are covered on a Washington National supplemental cancer insurance policy. Services are extended at no charge to the insured's spouse, dependent children, parents and parents-in-law.

When you're presenting Washington National Solutions Cancer or Cancer Secure, Health Advocate can help you make an even stronger case. Your clients will see that Health Advocate adds even more value to a supplemental cancer insurance policy.

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