



Your Expert Medical Cost Reduction Partner

Affinity Partners

Medical costs continue to increase dramatically each year. Insured and uninsured individuals alike are subject to an ever increasing portion of these costs in the form of coinsurance, deductibles, out-of-network charges and physician direct bills. Consumer out-of-pocket spending in 2007 was more than \$1,350 for families and \$900 for individuals. Your members need a trusted partner to lower their medical costs. There is no better way for consumers to receive health care cost savings than through affinity partners they already trust. Medical Cost Advocate offers a cutting edge, effective service that will put your organization on the forefront of Consumer Directed Health Care and save money for members.

Save Members Money on Out-of-Pocket Medical Expenses

MCA is the expert source to review and negotiate all out-of-pocket health care costs:

- Negotiate directly with health care providers
- Save members 20 – 50%
- Works with any health plan or procedure
- User friendly and web-based
- Risk free – Save money or pay us nothing
- Respectful of patient provider relationship

Partner with MCA to enhance member satisfaction, retention and savings:

- Reduce medical costs for consumer members
- Reduce plan costs for business clients
- Lead the market in providing a valuable consumer directed health care tool
- Bundle MCA with other services for a “Best-of-Breed” offering
- Easy to rollout and administer

Ideal for any Health Plan, Insurance Status or Bill Type

Bill Type	Full & Excess Charges	Partial & Balance Bills	Bills Toward Deductibles	Co - Insurance	Non-Covered Services	Pre-payments & Installments
In-Network	✓	✓	✓	✓	✓	✓
Out-of-Network	✓	✓	✓	✓	✓	✓
Uninsured	✓	✓				✓

- Bundle with any PPO, POS, HMO, Consumer Directed insurance plan or HSA, HRA, FSA account
- Ideal for out-of-network, self insured, high deductible, multi-tiered and limited benefit arrangements

Offer the Medical Cost Advocate Advantage

Experienced - Ten year track record negotiating health care costs for insurance companies and TPAs

Professional - Specialists are attorneys and industry professionals solely focused on negotiation

Effective - Save 20 – 50%. Leveraging proprietary and industry data for a win/win approach

No Risk - Payment is based on results obtained for your members – not a subscription

www.medicalcostadvocate.com

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