



# Your Expert Medical Cost Reduction Partner

## Employers

Medical costs continue to increase dramatically each year. Employers are faced with the challenge of what to do about annual increases in health care cost. The answer has been to renegotiate plan elements and share cost increases or pass them on entirely to employees. The result is that insured employees are subject to financial burdens in the form of increasing deductibles, coinsurance, 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 employees deserve a trusted partner to help lower their out-of-pocket medical costs.

What if you could reduce employee out-of-pocket medical expenses without any risk or commitment of resources?

### Save Money on Out-of-Pocket Medical Expense

MCA is your employee's expert source to review and negotiate all out-of-pocket health care costs:

- Negotiate directly with health care providers
- 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

Now employers have a risk free benefit that saves employees money and increases goodwill:

- Save employees 20 – 50%
- Increase employee satisfaction with benefits
- Explore a wider array of health plans for corporate savings
- Provide a final line of defense to reduce costs
- Maintain focus - Easy to roll-out 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 Direct 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 employees – not a subscription

[www.medicalcostadvocate.com](http://www.medicalcostadvocate.com)

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