



Your Expert Medical Cost Reduction Partner

General Agent

Group medical costs continue to increase dramatically each year. Insured and uninsured employees alike are subject to an ever increasing part 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. Employees/consumers typically over pay for medical services because they don't have the knowledge required to reduce the charges, they don't have time to become an expert or they are reluctant to negotiate with their providers.

Save Money on Out-of-Pocket Medical Expense

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

- Negotiate directly with health care providers
- Save employees 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

Save employees money and elevate client satisfaction and retention:

- Reduce medical costs for employees
- Reduce plan costs for clients
- Enable more insurance plan options at renewal
- Lead the market in providing brokers a valuable consumer direct health care tool
- Bundle service for "Best-of-Breed" offering
- Maintain focus – 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 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

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