

Q&A About Using Advocacy PLUS

Q: Who can use the Advocacy PLUS service?

Answer: Sometimes, you have to deal with healthcare issues for your family. All your freshbenies services can be used by your spouse (or domestic partner) and legal dependents. The Advocacy PLUS service can also be used by parents and parents-in-law.

Q: How does the Advocacy PLUS service work?

Answer:

1. Login at www.freshbenies.com or download the freshbenies app. Once logged in, click the Advocacy PLUS icon and follow instructions.
2. A personal Health Pro® will assist you on healthcare questions and concerns. Most requests are answered within 1 business day. Bill reviews & appeals often take longer, but you'll be updated every step of the way.
3. The “Find a Doctor or Get Price Estimate” feature requires both your location and an insurance network be selected. These features are not available for search on a cash-only basis. Reach out to your Health Pro® for help.

NOTE: HIPAA compliance may require an authorization form so your Health Pro® can work on your behalf.

Q: What if I have a large bill, but I was charged properly under my insurance plan?

Answer: Your dedicated Health Pro® will always attempt to work with providers to negotiate a discount on bills, but can't guarantee that a provider will accept a discounted balance. It's always good to have an impartial expert reviewing your bills and working on your behalf.

Q: What are common situations they typically negotiate successfully?

Answer: Many are related to services that have been denied by your plan, or that might not be included in your plan. For example, let's say you hit your plan's maximum payout for physical therapy services, but still needed treatment. Your dedicated Health Pro® is able to negotiate directly with your provider on bills from appointments that were denied. Additionally, if you used an out-of-network provider that charged you for services

above-and-beyond what your medical plan would cover – your Health Pro® can negotiate on this amount because the fees are your sole responsibility and not eligible for coverage under your medical plan.

NOTE: Some states have laws that restrict your Health Pro® from negotiating bills on your behalf. Your personal Health Pro® will let you know if your medical bill is impacted by a state law.

Q: If they aren't able to negotiate, what else can they do?

Answer: They can review your medical bills for accuracy – many bills have errors that can be expensive if they are not reviewed and caught by an expert. If errors are found, they can work with the providers to ensure the errors are corrected. They can assist in working out a payment plan with the provider, or research financial aid opportunities, if needed.

Your dedicated Health Pro® will review old and new bills to ensure they were processed correctly. If there are any discrepancies, the Health Pro® will work with whomever they need to in efforts to resolve your bill. This can be a bill that was processed incorrectly, or a situation where a reimbursement is due.



I needed an MRI and knew the prices varied wildly. I called the Advocacy service and asked them to do some research in my local area. I received an email with 3 different locations and the pricing for each. The prices varied from \$450 to over \$1000, I'm really glad I called.
— Jeff from TX



I had a procedure in January 2013. In December 2013, I received a \$1,500 bill I knew wasn't correct... I called the freshbenies Advocacy service who did all the work and called me back a week later to let me know they'd taken care of it and I didn't owe ANYTHING.
— Lynn from GA

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