



HealthPass Brings You Medical Cost Advocate!



Utilizing Medical Cost Advocate can save clients both time and money!

What is Medical Cost Advocate:

MCA is a unique consumer directed health care service that saves employees money on their health care. In today's environment where additional costs are being shifted to the consumer, MCA offers a last line of defense for reducing out of pocket costs. MCA will negotiate any medical bills that total \$250 or more, and have the expertise and the know-how to save employees money!

The Benefits of Medical Cost Advocate:

- MCA is the expert source to review and negotiate all out of pocket costs
- Negotiates directly with health care providers
- Save employees 20-50% on average
- Works with any health plan or expense - medical or dental
- User friendly and web-based
- Risk free - save money or pay MCA nothing

How it works:

MCA works on a success based fee structure - employees will only be charged when MCA saves them money. MCA's fee is 35% of employees savings. For example if MCA saves your client \$1,000, MCA's fee will be \$350. If MCA can not save your client money, there is no charge!

MCA will review and negotiate any medical bill regardless of insurance status or procedure. MCA is an ideal companion for HSA, HRA, and FSA accounts, and Health Advocate!

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

For additional information, call 212.252.8010 x201 or visit www.medicalcostadvocate.com/group/hp.aspx

The HealthPass group code is HPS100