

Healthcare Ledger

Health Care Advocacy Extends a Helping Hand to Patients

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A Public Health Concern**

**Hillcrest Commons
Teams Up with Berkshire
Medical Center**

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The Face of Private Health Care Advocacy

Abigail Jeffries

FAST FACTS

- The health care advocacy profession is as yet unregulated; anyone can claim to be a health care advocate.
- Private health care advocacy can cost from \$365 to over \$10,000 a year.
- Employers are turning to advocacy services to help them transition to consumer-driven health care plans.
- Health care advocacy is available for free through some national non-profit organizations.
- Private health care advocates do not treat patients directly, make diagnoses, prescribe medications, or perform physical exams.

Ever wish you had a close friend or family member who was also a physician or a nurse—someone who could help you deal with an anxiety-provoking diagnosis, make a treatment decision, or untangle an insurance mess? Private health care advocacy is a nascent profession whose services are becoming increasingly available to individuals directly as well as through employers and unions. And like all valuable services, this extremely personal one comes at a price.

Private health advocacy overlaps with the field of concierge medicine, as it can be exclusively expensive, but it also can take the form of a basic coping mechanism for those who need help navigating a complex and bureaucratic health care system. Moreover, it offers medical professionals a way to provide thorough, personal care for patients while avoiding the frustrations and time restrictions imposed by insurance reimbursement schemes.



(Clockwise from top left) **Howard Kramer, MD**, President and Founder of Kramer Clinical Consulting, LLC; **Joanna Smith**, CEO and Founder, Healthcare Liaison, Inc; **Martin B. Rosen** Chief Marketing Officer, EVP and Cofounder Health Advocate; **Betty Long**, RN, MHA, President and Founder of Guardian Nurses Healthcare Advocates

The Advocates

Howard L. Kramer, MD, PhD, President and founder of the new health advocacy firm Kramer Clinical Consulting, LLC, in North Andover, MA, is a Harvard-educated, former hospital staff physician. "When I started practice as a physician, I was from the Marcus Welby generation. I liked to talk to my patients, get to know them, and become a friend as well as a physician." Kramer said he became frustrated as pressure mounted for him to see more and more patients in less and less time. "I left practice and got a masters' degree in finance, thinking naively that I might have some insight into how the system could be improved.

Ultimately, I started this consulting practice," he said.

Kramer sees his role as that of a teacher, explaining and interpreting medical information to someone without a background in the field. "I have been a teacher throughout most of my professional life, having taught chemistry, physics, math, and medicine, and I derive great satisfaction from making difficult concepts understandable," he said.

Like many health advocates, Kramer began by providing his services on a pro bono basis for friends and family around the country. Now that he charges for his services, Kramer's business is considered

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a medical practice, and he is limited to practicing in Massachusetts where he is licensed and carries malpractice insurance. He is not limited as to where he can send his patients, however, should the best quality care for their medical situation be out-of-state.

"Everyone needs a health advocate," said Betty Long, RN, MHA, President and founder of Guardian Nurses Healthcare Advocates in Flourtown, PA. "And all the people working in the health care industry understand this. Managing a health problem is stressful and emotional; it is not the best time to have to learn how to deal with a complicated bureaucracy. Most patients just want someone to take their hand and say, okay, here we go." Before founding Guardian Nurses in 2003, Long worked as a Hospital Supervisor. She was often called to patients' rooms to explain their medical situations thoroughly and to help their families understand what was transpiring.

Guardian Nurses has grown mostly by serving municipalities, corporations, and unions. Private individuals make up about 25% of the firm's client base. The firm's advocacy team consists of a full-time staff of twelve registered nurses and includes associates such as a social worker, nutrition counselor, psychotherapist, labor and delivery nurses, mental health nurses, and hospice nurses.

"Much of Guardian Nurses' support comes through talking a patient through the decision-making process," Long said. "A patient may come to us having been told aggressive treatment is needed. Through our partnership with the patient, we get a dialogue going and break down the complicated situation into manageable pieces so that the patient is able to make the treatment decision. As advocates, we can do this without being emotionally involved. We can advise patients which questions to ask their physician, we can communicate directly with the physician, and

we can even go with the patient to the appointment."

Joanna Smith, LCSW, MPH, founded Healthcare Liaison, Inc., in Berkeley, CA, in 2005. The firm is a social entrepreneurship and as such donates a percentage of its profits to charities that fund micro-loans. Smith's experience as a medical social worker and hospital discharge planner prepared her for her role as a "complex medical case manager." Smith wants to see professional standards become established for the field, which is as yet unregulated. She has created a health advocacy credentialing program for candidates who already have medical training. "The current group includes a pharmacist, a physician, registered nurses, and a physician's assistant," she said. "Students are led through a year of a consultation model for medical professionals. At the end, there is an examination, and after passing it, they can say they are credentialed by Healthcare Liaison." Smith is also working with a state representative to develop a California licensing program. "When there are no other standards, this is how it starts," she explained. "Professions begin by credentialing themselves."

Like Guardian Nurses, Healthcare Liaison uses a team-style approach to health care advocacy. A physician, pharmacist, physician's assistant, registered nurses, and an insurance specialist collaborate with Smith to respond to a client's particular need. Smith accompanies patients to exams on a case-by-case basis and follows up with physicians after exams or treatments. She follows the patient through discharge and home care, making sure that the plan is working. "If it isn't, I create a new plan," she said.

How It Works and How Much It Costs

An individual's relationship with an advocate usually begins with an initial

consultation in person or by phone. Some advocates may offer a free initial consultation while others may charge a fee. The next step may be a written contract detailing the fees and parameters of the advocacy relationship. How the partnership proceeds depends on the patient's reason for hiring an advocate.

Services offered by private health advocates vary but may include the following:

- Review of medical records and any specific health or wellness concerns
- Research of diagnosis(es) and treatment options
- Identification of medical centers of excellence for second opinions
- Patient education
- Creation of a preventive wellness plan
- Help with insurance claims and billing errors
- Help with locating eldercare services
- Appointment scheduling and accompaniment
- Wellness coaching
- Help with administration of health plans (for employers)

Private health care advocates do *not* treat patients directly, make diagnoses, prescribe medications, or perform physical exams. In addition, pricing plans may be annual, hourly, or based on the number of employees in a client company. The cost of advocacy services can be as little as \$1 a day (Health Proponent) and as much as \$100,000 a year (PinnacleCare) [see Table 1 on page 8].

Kramer said his consulting practice caters to the middle class and above. "People do spend comparable amounts of money for visits with physicians," he said. "This is a downside to the profession. Those with limited resources could use this kind of help even more than those who can afford it. If the practice

Table 1: Cost of Health Care Advocacy Service

Health Advocacy Firm	Cost of Health Care Advocacy Service
Guardian Nurses	\$145–\$200/hour, depending on the number of hours purchased
Health Advocate	\$1.25–\$4.9/employee/month (group plan, includes parents and in-laws)
Health Proponent	\$365/year for family coverage (includes parents and in-laws)
Healthcare Liaison	\$150/hour
Kramer Clinical Consulting	\$150/hour (+\$300 for initial 2-hour consultation) or negotiated fee in advance, depending on the situation
PinnacleCare	\$7,000/year (+ \$3,000 set-up fee) to as much as \$100,000/year for a highly customized level of care

succeeds, it will be extended to include a non-profit division and serve a wider range of people.”

For those who cannot afford a private health care advocate, Kramer recommends the free advocacy services offered by national non-profit organizations. “A patient can contact the American Cancer Society and communicate with a trained oncology nurse, for example. Non-profits can put patients in touch with support groups and answer direct questions about specific diagnoses,” Kramer said. He is also an American Cancer Society volunteer.

One Patient’s Experience

Dave Blurton, a marine transmission mechanic in his 60s, was referred to Guardian Nurses by his company’s Human Resources Manager in February after a 5-year struggle to diagnose a nagging pain in his right thigh. Guardian Nurses’ services were paid by Blurton’s employer.

Long began working with Blurton, who had been told he would have to live with the chronic pain. “I cannot put Betty on a high enough pedestal,” Blurton said. Blurton’s physician had prescribed pain medication and had given up trying to find the source of the problem. “Betty reviewed my medical records and referred me to Jefferson Hospital in Philadelphia. She not only did research to find the best physicians for my condition,

she went with me to the appointments and answered the physicians’ questions about my medical history on the spot. She called to remind me about appointments and then followed up afterward. The physicians to whom she referred me have found that my pain is being caused by a build-up of scar tissue. I may be able to have an operation to relieve the pain. This has given me hope,” Blurton said.

Private Health Advisory

PinnacleCare, founded in 2002 and with offices in New York, Baltimore, Chicago, Los Angeles, Florida, London, and Madrid, caters to an elite clientele. “Our members are among the most discriminating and successful individuals, families, executives, and corporations in the world, and they genuinely value and benefit from the exceptional service, access, and guidance we provide,” said Miles Varn, MD, Chief Medical Officer for PinnacleCare

PinnacleCare’s annual membership fees start at \$7,000 for individuals and \$10,000 for families. Clients who join to cope with a serious or life-threatening illness can buy a 6-month membership for \$25,000, plus a one-time set-up fee of \$5,000.

What makes PinnacleCare worth the price? “We are in the relationship business,” Varn said. “Our advocates get to know our members, including their needs, wants, and wishes, in a personal,

individualized way. We establish a baseline of their current physical condition and then collect, analyze, and organize their medical records so that we can understand their medical risk factors, risk tolerance, and fears. We then create an annual plan that reflects these medical needs, goals, and wishes.”

PinnacleCare, however, offers services that reach beyond the norm. “If a member’s goal is to lose 20 pounds, we might bring in a fitness trainer, a nutritionist, and a chef to teach him how to cook differently,” Varn explained. “There’s a relationship there that extends through the year, beyond identifying needs, wishes, and goals, to an implementation plan. An advocate works with the family throughout the year to ensure accountability or to ensure their needs are met.” PinnacleCare touts its distinguished medical advisory board comprised of experts located throughout the country who direct members to the highest available level of care. Although Varn said PinnacleCare does not pull strings to put its members ahead of others waiting for tests or procedures, its advocates do take advantage of scheduling inefficiencies, such as cancellations, to get members the best possible spot in line.

As the typical PinnacleCare member is also a frequent traveler, world-wide, 24/7 access not only to an advocate but also to an emergency physician makes the service worth the fees. “It is not only care, it is protection in all situations,” Varn said.

A Boon to Employers

In addition to helping patients and physicians, private health advocacy tangibly benefits employers, according to industry giant Health Advocate, a national advocacy firm with 240 employees based in Plymouth Meeting, PA. Health Advocate provides an array of employee health advocacy services to employers on a per-employee-per-month price plan. “Health Advocate increases

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productivity, reduces claims costs, eases the burden on human resources staff, and increases employee satisfaction and retention for its group clients," said Martin B. Rosen, Chief Marketing Officer and Executive Vice President for Health Advocate. Rosen co-founded Health Advocate in 2001

More than 12,000,000 Americans are eligible to use Health Advocate's services, according to Rosen. "Our clients include some of the country's largest employers: American Express, Home Depot, Citi, Johnson & Johnson, and Lowe's. These large employers are extremely interested in our comprehensive advocacy service because it helps their employees navigate the health care maze." Health Advocate also offers a complementary wellness program that provides wellness coaching for employees and their families. "Wellness coaching has become a very hot topic for companies as they look for ways to improve health care outcomes for their employees and families, as well as to reduce health care costs. Our Wellness Advocate solution offers access to a wellness coach over the phone and to a comprehensive set of online resources," Rosen said.

In Search of a Medical Home

Private health care advocacy looks a lot like the patient-centered medical home, a proposed medical practice model under which the primary care physician (PCP) would become a personal health guide or coach who is highly accessible and who would coordinate the patient's overall health care strategy. The PCP would also receive compensation for time spent communicating with the patient outside of the exam room and doing the paperwork necessary to facilitate the patient's care.

Kramer said that mainstream adoption of the patient-centered medical home model would make his job as a private health care advocate unnecessary. "That would be perfection," he said.

He believes the true value of his service is in the personal connection he makes with his patients. "I offer a personal interaction with an experienced licensed physician," Kramer said. "I can direct people in a way that is focused on them, their illness, and the available resources."

Smith agrees that the patient partnership is at the core of health care advocacy. Her fastest growing client category is, "far and away," individuals and those who have complex medical situations. She once marketed her services to providers and corporations, but has since backed off. "When individuals come to me they want to know that there is no conflict of interest. They like knowing that I work just for them. Insurance companies do have care coordination departments, but the conflict of interest is immediately perceived as a problem for the patient, so they choose an entity such as Healthcare Liaison that is outside that system."

The Future Is Growth

"I think that private health care advocacy can only grow," Long said. "Health care quality and cost is on everyone's mind. We have proven that we can save money for patients. The economics of health care are only going to get worse, and as this happens individuals and employers are going to have to develop solutions."

Health Advocate grew from 10 clients in 2002 to 1,900 clients in 2006. Last year it was recognized by *Inc. 500 Magazine* as one of the nation's fastest growing private companies. Today it has more than 4,000 clients, ranging from Fortune 500 companies to local hospitals to unions and insurers.

"A few months ago we initiated a new brand called Health Proponent, which extends Health Advocate's service to individual consumers," Rosen said. Health Proponent costs \$365 for a year and covers the subscriber, parents,

parents-in-law, spouse, and dependent children. "Health Proponent is a problem-solving, phone-based, comprehensive health advocacy service that helps people navigate the health care and insurance systems through access to their own personal health guide," Rosen explained. "These guides are available 24/7, and there is no limit on the number of calls subscribers may make." Rosen said Health Proponent's pricing plan is based on the assumption that the company will attract a large client base with a variety of utilization patterns. "Some may subscribe simply for peace of mind," Rosen said.

The trend toward high-deductible health plans and HSAs known as consumer-driven health care is likely to increase demand for health care advocates. In theory, the consumer-driven approach gives the individual greater control over, but also more responsibility for, health care management. "People need the tools to do that," Rosen said. "We have seen many of the companies that use our service adopt these high-deductible plans, and they depend upon us to help make this transition a smooth one. Our service provides a support system for the employees who are going through this."

Smith predicts growth in the non-profit sector as well. She is certain that some of the students in her credentialing program intend to start non-profit organizations dedicated to health care advocacy after they graduate, and Long plans to roll out a non-profit arm of Guardian Nurses to mark the company's fifth anniversary next month. ■

Sarah Lawrence College offers the first—and, to date, only—master's program in health advocacy. This master's program teaches the theory and practice of advocacy, with courses in physiology, law, ethics, illness narratives, and health policy. Call (914) 337-0700 or visit their web site: <http://www.slcc.edu/health-advocacy/index.php>.