It can be overwhelming to receive a large bill for medical or dental perhaps because you went to an out-of-network provider, or received care you thought was covered by your insurance plan. Health Advocate’s Medical Bill Saver™ service can help.

Our skilled negotiators can help lower your out-of-pocket costs on bills that are not covered by insurance — at no cost to you!

**Just send us the bill, we’ll do the rest**

- **Send us your medical or dental bill** of $400 or more
- **We'll contact the provider on your behalf** to negotiate a discount on the amount due, no matter what your benefit status*
- If an agreement is made, **we'll get the provider's signoff** on the terms and conditions
- **You'll receive a Savings Result Statement** summarizing the outcome and payment terms

*Health Advocate will attempt to negotiate with providers on claim balances where allowed by states. Best attempts to reduce balances are made, but specific percentage results are not guaranteed.

**Medical Bill Saver In Action**

**Issue:** An employee had an outstanding bill for her son’s surgery performed at an out-of-network hospital.

**Billed Charges:** $5,032

**Negotiated Discount:** 50%

**Resolution:** Health Advocate worked with the provider to significantly reduce the bill.

**Total Savings:** $2,516

They helped reduce the bill for my son’s surgery. **What a relief during a stressful time!**

The savings on case studies cannot be guaranteed. Results may vary.