

Spotlight on nurses

Helping Patients Navigate the System

By Christina Orlovsky, senior staff writer



Patient-advocacy firms, often staffed by nurses, help patients navigate the complex world of health care, from physician referrals to insurance issues.

In today's complex world of health care, consumers are barraged with overwhelming new diagnoses and treatments, complicated insurance plans and the pressures of making decisions about all three—often without much guidance. Thanks to a handful of businesses called patient-advocacy firms, however, a growing population of patients is being offered a helping hand navigating through the health care system.

Companies such as Healthcare Advocates, CareCounsel, Health Advocate and Pinnacle Care International make up an industry created in the mid-1990s to fulfill the growing needs of patients in a managed care environment. Serving both employers and individual clients, these patient-advocacy firms provide assistance to thousands of consumers nationwide, from finding

specialists and providing resources on diseases and treatments to working through insurance claims and helping to attain hard-to-get appointments. Membership fees vary, with some paid by an employer as a perk to its employee benefits plan and others paid by individual members seeking personalized assistance with their own medical care.

The most exclusive advocacy firm, Pinnacle Care International, in Baltimore, Maryland, is a member organization that offers three levels of membership to its upper echelon clients: silver, gold and platinum. The least expensive, silver, requires a \$10,000 initiation fee and a \$5,000 annual membership fee. What this money buys is an “executive” physical for the member and his entire family—in order to establish a Pinnacle Care medical record—plus the personal assistance of a Pinnacle Care Advocate dedicated to all aspects of the member's care.

“This person is assigned to the family, and together they chart out a course of care, whether there's a person with a chronic condition or an entire family that wants to stay on course with health and prevention,” said Carolyn O'Keefe, vice president of communications for Pinnacle Care International.

Six of the company's 20 Pinnacle Care Advocates are nurses, said Bill Amos, M.D., medical director and founding board member of Pinnacle Care International. Amos added that the advocacy firm appeals to former nurses because it allows them to closely manage the care of a few members based strictly on what's best for them—without worrying about who's paying for it—and to work with and learn from some of the best doctors and hospitals in the world. Pinnacle Care International arranges appointments with specialists at world-renowned facilities and provides its members with the most up-to-date disease and treatment information.

"Our members are an affluent clientele that are used to having an advisor take care of their assets, wealth and investments because they're so complex," O'Keefe said. "It's the same with health care. We manage the asset of health for them."

While membership to Pinnacle Care International has its benefits, other patient-advocacy firms also exist to provide health care management to a broader consumer base. Healthcare Advocates, Inc., based in Philadelphia, Pennsylvania, was launched in 1996 to serve the health care needs of the everyday American.

"The company was designed to provide a cost-effective way to ensure care for all people," said Kevin Flynn, president of Healthcare Advocates. "Many Americans just don't have the time to research and handle every aspect of health care. We are from the medical profession: We understand insurance and have the ability to get you where you need to go faster, maximizing your safety."

Flynn explained that Healthcare Advocates is made up of a team of doctors, nurses, lawyers, billing people and insurance people working together to provide a multi-disciplinary approach to health care issues.

"Doctors are great doctors, but they're not great billers. Insurance people are great at billing, but they're not clinicians," he added. While Healthcare Advocates' nurses don't provide diagnoses, their understanding of clinical issues is a key to researching specialists and providing educational information to a variety of clients.

Nurses in the patient-advocacy business are also able to use their background to better guide patients through the various stages of the health care process.

Ginny Horn, RN, MS, of the firm Health Advocate, based in Plymouth Meeting, Pennsylvania, explained that her varied nursing experience lends itself well to her new role in patient advocacy.

"I have done long-term care, pediatrics, OB/GYN and intensive care, and I have experience working as an Army nurse," Horn said. "My varied background really helps because there are members we're dealing with whose issues could be anything from a first born child to a family member in hospice. It's the whole cycle of life."

A former director of nursing, Horn said that her role provides her with the same satisfaction that drew her into nursing in the first place: knowing she is making a difference in someone's life.

"This is why I went into nursing way back when—to help people," Horn added. "This is just another way of doing that."

As health care becomes even more complex, Horn sees patient advocacy as a need that will continue to grow.

"Health care is a completely different language," Horn said. "There are a lot of different terms through plans—what insurance covers and what it doesn't; different diagnoses, treatments and medications. When people call, we can really provide that missing information for them."

Larry Gelb, president and chief executive officer of CareCounsel, a San Rafael, California, company that currently serves 23 employer and retirement organization clients covering 75,000 patients, agrees that the changing dynamic of health care is creating a greater need for patient advocates.

"There has been more and more empirical evidence showing that people are having trouble managing their health care," Gelb said. "Now, as health care becomes more consumer-driven, there are new complexities added to the pot: understanding insurance policies, paying more out of pocket, dealing as a negotiator and comparison shopping. This heightens the need for the consumer intermediary function."

CareCounselors fulfill this need by acting as a liaison between a client and the various health care personnel they need to contact throughout the process from diagnosis to treatment to payment. Each patient speaks to one CareCounselor from their first call until their case is complete, which can take up to six months or longer.

Gelb explained that the majority of calls CareCounsel receives are requests to resolve claims problems. Other concerns are network issues, eligibility issues, quality of care concerns and request for more information about a specific disease or treatment. What CareCounsel does not supply, he asserted, is medical advice. There are no medical personnel on CareCounsel's staff.

"We never tell someone that the treatment they're getting is not correct, but we do help them find good resources so they can be informed and ask the right questions of their provider," he added. "We are a resource for all issues that consumers regularly encounter when they're navigating the health care landscape."

Resources:

[Pinnacle Care International](#)

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