



# Frustrated with Medical, Insurance or Billing Questions: a Patient Advocate Can Get Results

Nicole Gregory  
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Jeff Farrell noticed some ants were making their way into his house from tree branches that touched his roof. So one day last September he found some clippers, climbed out on the roof and positioned himself carefully to trim those branches. That's the thing he remembers before waking up in the trauma unit of a nearby hospital.

He's fallen off the roof onto concrete. His skull was cracked in five places, his knee shattered, his arm, a vertebra and six ribs broken. Turns out he also bruised his heart, which required open-heart surgery.

The North San Diego County man miraculously recovered. "I got great care in the hospital, and there was a huge outpouring of friends relatives who visited constantly," says Farrell, 54. "But when I got out, the bills started rolling in." "The total costs were "more than halfway to seven digits," he says.

Farrell is covered with a PPP plan by his employer. Nevertheless, he began receiving bills for substantial sums. "I'm supposed to be recovering, supposed to be a father, husband, and employee, and instead I must be an insurance administrator with these piles and piles of bills coming in," he says.

Farrell's father had seen an article in the Wall Street Journal about patient advocates, so Farrell did some research and came with the name of David Sandhu, RN, an advocate who worked out of Huntington Beach. "We gave him a call, says Farrell. "He was

very helpful and compassionate and understood immediately what was going on with me. He's had a lot of experience dealing with insurance companies and their tricks."

Even eight months after the fall, Farrell is still getting invoices. Now he hands them over to Sandhu to take on. "He has saved me thousands of dollars and untold hours of stress. I'm really, really grateful for him," says Farrell.

Patient advocates are an emerging group of professionals who can be hired to help communicate with doctors, offer guidance about medical options and make sure insurance companies pay what they should pay.

Though there is no standard for credentials, some are registered nurses who've completed a training program such as that provided by Healthcare Liaison Inc. in Oakland, or RN Patient Advocates, which Partners with the University of Arizona College of Nursing in Tucson.

"About 11 years ago, I realized that people were having terrible experiences in the health care system," says Karen Mercereau, founder of RN Patient Advocates and an RN herself, who cites numerous studies about the high rate of misdiagnoses in the U.S. "There is a real need out there for experienced clinical nurses who can talk to doctors on behalf of patients. So this turned into my mission. Since I began, the field has exploded."

Patient-centered care is at the heart of what these advocates do. “Decisions are usually made *around* the patient instead of *with* the patient,” says Sandhu. “When you create a partnership with an advocate, you’re working with someone who knows how to navigate the system of specialists, hospitals and providers related to your health care.”

Having once worked as senior case manager at United Healthcare certainly helps. Sandhu knows the language to speak to get action. Independent private patient navigators charge from \$60 to \$150 per hour, or they can charge a retainer fee for one to three months.

The nonprofit Patient Advocate Foundation (PAF) in Hampton, Va., offers advocate support over the phone at no cost. “Our case managers will advocate, mediate, arbitrate or negotiate on behalf of patients in order to find positive resolutions to the issues they face,” says Kelly Alvord, public relations coordinator for the foundation. “Our organization focuses on those that are critically ill and who are battling diagnoses that we define as ‘chronic, life threatening and debilitating.’” In 2012, PAF directly served a total 109,147 patients.

Similar support can be found from designated RNs on a hospital staff, though this is primarily medical. At Hoag Memorial Hospital Presbyterian in Newport Beach, “nurse navigators” with clinical training help patients and their families understand diagnoses and treatment options and provide education and research about a specific illness. They can also offer emotional support and coordinate multidisciplinary care. Access to patient advocate is offered as a benefit at some companies, though these advocates may not be as assertive as independent ones.

“Health care is confusing and hard for most people to figure out,” says Dr. Arthur Leibowitz, co-founder of Health Advocate Inc. in Plymouth Meeting, Pa., which provides advocates to companies across the U.S. These advocates can research specialists, find out facts about medications and answer basic questions about insurance coverage. “The person you get on the phone in the first call becomes your health advocate and stays with you until the case is done,” Leibowitz explains.

Mercereau, of Patient Advocates, says the U.S. health care system makes these advocates essential. “The rate of misdiagnosis in the country is egregious,” she says. “When our nurses take on a case, we gather all the medical records we can and then we do something radical – we read them.”

Her advocates are trained to take notes about the case and create a report highlighting key points that is given to the patient’s doctor. “Doctors love this,” says Mercereau. “In two or three minutes they can get the whole picture.”

Patient advocates live many burdens by many also try to teach patients how to speak up, not be victims and get the best care possible. “We’re trying to give people tools, to teach people to advocate for themselves,” Mercereau says.