

# CareChampion 24/7® Health Advocacy Service

## Healthcare Simplified

Your CareChampion 24/7 service advisor is available around-the-clock to help navigate, educate, support and advise you and your employees about healthcare-related issues.



Small Business Benefits

**Trustmark**  
benefits beyond benefits

# Are Your Employees Overwhelmed by the Complexities of the Healthcare System?

Get the added assurance of the CareChampion 24/7® independent health advocacy service that helps you and your employees navigate the healthcare system.

## How It Works

You and your participating employees can call your CareChampion service advisor anytime, day or night, for assistance understanding plan benefits, finding a doctor, getting recommendations for specialists, clarifying Explanation of Benefits (EOBs), and much more!



## CareChampion 24/7 Health Advocacy Service Is Here to Help

**Navigate. Educate. Support. Advise.**

You offer an excellent employee benefits package, but if your employees don't understand or properly use the benefits, you risk lower productivity and higher healthcare costs.

CareChampion 24/7 health advocacy service eases your administrative burden by handling questions and issues that otherwise would come your way. When your employees seek assistance from a CareChampion service advisor, they will feel more empowered and in control of their healthcare, which leads to:

- Better work/life balance
- More efficient use of healthcare services
- Greater overall employee satisfaction
- More financial peace-of-mind
- Fewer calls to Human Resources
- Decreased absenteeism
- Higher productivity

Since CareChampion 24/7® service advisors are available 24-hours a day, every day, your employees get the assistance they need, when they need it most. Your CareChampion service advisor can help employees feel less overwhelmed and more in control.



### **Navigate the Healthcare System**

- Find a doctor or hospital in-network
- Help secure a second opinion
- Search for a specialist
- Schedule appointments
- Understand health plan benefits
- Help with COBRA and Medicare processes
- Explain healthcare financing, such as Health Reimbursement Arrangements and Health Savings Accounts
- Coordinate benefits with a spouse's plan



### **Educate about Healthcare Options**

- Identify cost-saving opportunities on prescription drugs
- Understand test results, diagnosis or treatment options
- Provide decision support for health-related questions
- Encourage use of prevention and wellness programs
- Help prepare for doctor visits, including key questions to ask
- Follow up with members after doctor visits
- Mental/emotional program guidance



### **Support and Advisory Services**

- Serve as the member's advocate in a benefit dispute
- Assist with the claims appeal process
- Help filing claims if the provider doesn't do it
- Aid with eldercare issues
- Locate medical facilities, such as labs or MRI locations
- Find home medical equipment
- Provide referrals for government and community resources
- 24/7 access to a registered nurse



**Your CareChampion service advisor is more than an expert, they're also an advocate for you and your employees.**

**CareChampion 24/7 health advocacy service – it's healthcare, simplified.**

## We believe in CareChampion 24/7® health advocacy service, which is why we offer it to our own employees.

Here is what a Trustmark employee has to say about the service.

“

The hospital was asking my family member for payment. We knew we'd have to work out a payment plan, but we wanted to better understand the Explanation of Benefits (EOBs) first to determine what was really owed.

I contacted CareChampion 24/7 and explained the situation. After receiving the EOBs, the CareChampion advisor realized that the correct discounts hadn't been applied to the claims. No further payment was due! She worked with the insurance carrier and the hospital on our behalf and had everything resolved within a week.

”

**Tami, Illinois**

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Trustmark Small Business Benefits™

Plan design availability and/or coverage may vary by state. Self-funded plans are administered by Star Marketing & Administration, Inc., and stop-loss insurance coverage is provided by Trustmark Life Insurance Company.

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