

FAQs | Health Advocate

1. What is Health Advocate?

Health Advocate is a leading healthcare advocacy and assistance service that helps employees and eligible family members navigate the healthcare system, resolve insurance claims, and find providers. The service is confidential and free of charge.

Health Advocate is not an insurance company, and does not replace healthcare coverage, provide medical care or recommend treatment.

2. Who is eligible to use Health Advocate?

Employees, retirees, their spouse/partner, dependents, parents, and parents-in-law are eligible for Health Advocate services. All participants enrolled in the Medical Benefits Plan (MBP) are covered, but local employees are not eligible.

3. Does it cost anything to use Health Advocate?

No, there is no cost to employees or their eligible family members for using Health Advocate's services.

4. Is my information kept confidential?

Yes. All interactions are strictly confidential. Health Advocate complies with government privacy standards and does not share your personal or medical information with your employer.

5. How do I access Health Advocate?

- Services are available 24/7.
- Normal business hours are Monday–Friday, 8 am to 10 pm Eastern Time; assistance is also available after hours and on weekends.
- To get started, call 1-888-709-3212, email answers@HealthAdvocate.com, or visit HealthAdvocate.com/IMF.
- Online registration requires your code (IMFMBPHELP) and home zip code.
- If outside the U.S., use the Fund's zip code (20431). MBP participants are automatically enrolled; no activation is required.

6. What kinds of issues can Health Advocate help with?

Health Advocate can assist with:

- Medical diagnoses and treatment options

- Researching advanced care approaches
- Coordinating clinical services
- Locating physicians and medical centers for second opinions
- Preparing for doctor visits
- Answering benefit questions and explaining cost shares
- Resolving insurance claims and billing issues, including appeals for denied claims
- Finding in-network providers and making appointments
- Facilitating transfer of medical records
- Locating eldercare and community services
- Answering questions about Medicare
- Mental health and behavioral health support, including finding providers and assisting with claims
- Explaining insurance benefits, coverage details, and cost sharing

7. How does the service work when I call?

When you call, the Triage Team collects your details and directs you to the appropriate specialist—Benefits, Clinical, or Claims—based on your issue. For claims or billing, you'll complete authorizations and provide documents, then work with a Claims Specialist. For benefits or clinical questions, you'll be connected to a Benefit Specialist or Registered Nurse, who remains your main contact until your issue is resolved. For each issue, you'll continue working with the same specialist until it's resolved. New issues may be assigned to a different specialist based on your needs.

8. Are there any limits to how often I can use Health Advocate?

No, there is no limit to how often you and your eligible family members can use the service.

9. What are the qualifications of Health Advocates?

Health Advocates are healthcare experts, typically registered nurses supported by medical directors and benefits/claims specialists.

10. Can Health Advocate help me save money?

Yes, Health Advocate can help resolve billing issues and negotiate provider discounts, which may lead to significant savings.

11. Is Health Advocate available internationally?

Yes, Health Advocate is available internationally.

12. Does Health Advocate have access to my Aetna or Cigna records?

No, Health Advocate does not have direct access to your Aetna or Cigna records. You may need to provide information or authorize them to request it.

13. What issues are not handled by Health Advocate?

Health Advocate does not handle payroll, staffing, internal policy issues (such as hiring or termination), work schedules, or eligibility updates (e.g., processing a Qualifying Life Event or correcting a name with a vendor). These requests should be directed to MyHR or MBPQueries@imf.org. Health Advocate does not provide emergency medical care. In case of emergency, call 911 or visit the nearest emergency room. They can assist with follow-up care and insurance navigation afterward.