

Healthcare Advocacy

An employee assistance program offering protection from rising deductibles, narrowing networks, and a confusing healthcare system.

Our mission is to protect members from paying more than they should for healthcare. Even for organizations with the best insurance, employees face ever larger out-of-pocket costs. Athos is on a mission to change this through affordable interactions that bring clarity to an unclear healthcare process. Athos helps its members with informative decision making, consumer empowerment, in order to reduce the overall cost of healthcare to you and your employees.

Our Advocacy solution is tailored to each members unique circumstances. Using our proprietary platform, we review denied healthcare claims, review healthcare bills, lower pharmaceutical expenses, negotiate out-of-network claims and review the coverage that is offered with personalized care strategies. We do this to ensure that your company and your employees have the recourses and support they need to avoid overpaying for healthcare costs. We want our members to get back to business as usual, without the burden of unexpected medical expenses. We understand that recent times have been tough for everyone, and our goal is to relieve any extra burden or stress caused by healthcare expenses.



**Recognized as an
Industry Leader**



**Customer
Satisfaction Rating**

91

**Member Satisfaction
NPS Score**

\$2.2M

**Total Member
Savings 2021**

How we assist employees

We are there when your employees need help. Our advocates can help your employees navigate issues from filing appeals to understanding their benefits.

Pre-Authorization Appeals

Help employees fight denied services by supporting them through the appeals process with the carrier.

Bill Review

Find errors or issues with medicals and work to fix them. These could be coding/billing issues from the provider or claims which are adjudicated incorrectly by the carrier.

Denial Support

Many times services are denied post-service, which can often leave the member with large bills, we help them appeal the denial and if unsuccessful we negotiate more reasonable payment.

Out-of-Network Negotiations

We negotiate a more reasonable out of pocket cost if an employee uses an out-of-network provider (no one should have to pay charges).

Unaffordable bill

Unfortunately, many employees can't afford their deductibles or out-of-pocket maximum especially when they are surprised by a sudden illness or accident. We work with the member to find ways to lessen the financial burden through financial assistance programs or payment plans offered by providers.

Retail Pharmacy

We work with employees to identify opportunities to lower what they pay at the pharmacy by use of copay/manufacturer coupons or even something as simple as price shopping at the in-network pharmacies.

Anything else

We are here to support the members in any type of financial issue or concern related to healthcare. We help do everything from understanding their benefits to appealing a denied disability claim. We will always take the employees questions.