

# ARE YOU GETTING SQUEEZED BY THE COST OF HEALTH CARE? SAVE MONEY ON YOUR MEDICAL BILLS

**Stop paying** full charges for your out-of-pocket medical bills • **Gain control** over your medical spending without feeling the need to become a health care expert • **Reduce** your medical bills regardless of your insurance status or procedure • Give your medical bills to the experts for savings • **Get the Medical Cost Advocate® Advantage**

Visit [www.medicalcostadvocate.com](http://www.medicalcostadvocate.com) and begin saving today

## Medical Cost Advocate is your expert source to review and negotiate out-of-pocket health care costs

- Professional negotiators advocate for you
- Negotiating directly with medical providers
- User friendly, web-based and secure
- Respectful of patient/provider relationships
- Save 20 – 50% on most bills
- No up-front fee – Save or the service is free
- Understand the market value of procedures
- Track your annual savings



**Experienced** • Ten year track record negotiating health care costs

**Professional** • Negotiators are attorneys and industry professionals

**Effective** • Proven approach yields 20 – 50% savings

**No Risk** • You only pay if you save! Payment is based on results obtained

**Comprehensive** • Ideal for any health plan, insurance status or bill type

Bill Type	Full & Excess Charges	Partial & Balance Bills	Bills Toward Deductibles	Co - Insurance	Non-Covered Services	Pre-payments & Installments
In-Network	✓	✓	✓	✓	✓	✓
Out-of-Network	✓	✓	✓	✓	✓	✓
Uninsured	✓	✓				✓

- Use MCA with any PPO, POS, HMO, Consumer Direct insurance plan or HSA, HRA, FSA account
- Use MCA to negotiate favorable cost and payment terms before an expensive procedure



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Your expert medical cost reduction partner

Fax (866) 769-7799 - Phone (866) 769-9707

**Don't forget to enter your Group Code when signing up: RET123**