

Universal Solutions

Leveling the Healthcare Playing Field



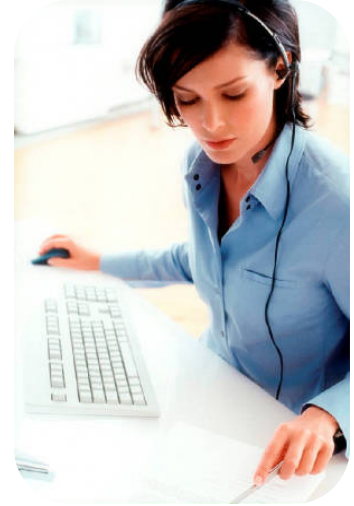
Information for Employers



What is an Employee Medical Billing Advocate?

An employee medical billing advocate is a dedicated liaison between your company, your employees, their healthcare providers, such as doctors, dentists & hospitals, and your health insurance company.

This ensures the proper processing of ALL your employees' and company's medical bills and claims, in real-time, while providing a true managed solution for your ever-growing health care costs.



What benefits from this program will my company receive?

First and foremost, your company will spend zero time assisting your employees with healthcare related issues. We act as an extension of your HR Department.

Universal Solutions performs clear and concise auditing to manage the employees out of pocket expenses and ensure there is no employee or provider fraud being committed.

We offer comprehensive protection of the employers' interests. As most Service Agreements between insurance carriers and companies are written by the insurer, they tend to serve the carriers interests and not the company.

Through effective management of employees healthcare related charges, Universal Solutions is able to provide the employer state, regional and national cost averages and acceptable guidelines for health related expenses they should be liable for, which in turn lowers renewal rates for the employer.

There will be no time taken away from work by your employees to deal with their healthcare and billing related issues for themselves or their family.

We manage all calls related to healthcare billing questions, including disputes and denials, and represent the employee and their dependants on behalf of the employer.

Through our Program, we help increase the company image as it relates to the healthcare benefits you offer. This creates a more committed impression in the mind of the Employee.

For one low fee, we represent all of your employees and their dependants covered under the plan.

Worker's Compensation

As an additional benefit as part of our program, we help manage fraud based medical claims as the result of workers compensation healthcare issues. This service helps to bridge the gap between your benefits department and workers compensation department enabling more communication on issues that continually affect both.

Through effective oversight and real-time comparisons, we can eliminate the overutilization of the work comp system; effectively reducing costs, eliminating fraud, and reducing an employers overall financial exposure





What benefits from this program will my Employees receive?

We audit all of their medical bills for inaccuracies and make sure they are never charged for services they shouldn't owe.

We appeal any denied claims by their insurance carrier and ensure the carrier pays what they are responsible for.

We will facilitate refunds on their behalf for money they've overpaid.

We will stop all harassing collection calls and negotiate settlements on any outstanding medical bills they have or may incur.

We will resolve all disputed charges they may have with a doctor or hospital and hold those parties responsible by making sure their billing is done correctly and in a timely and accurate fashion.

We decode insurance lingo, helping them understand their medical bills and how to get the most from their health insurance.

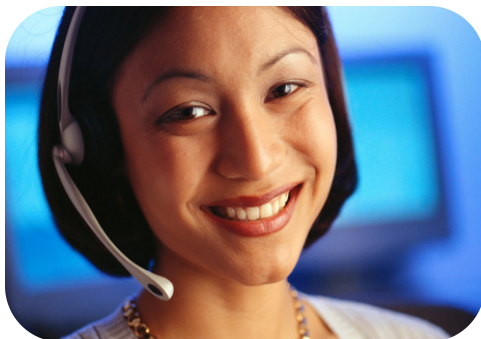
We effectively negotiate with doctors and hospitals to ensure employees get fee reductions and more affordable payment plans.



We will provide your employee and their family with timely answers to all of their healthcare and billing related questions through unlimited phone, internet and e-mail support.



If you have ANY other questions, or would like additional information regarding how we can be of service, please contact
UNIVERSAL SOLUTIONS



Toll Free:
800.391.2140



Email
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www.MyUniversalSolutions.com



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