

## **Why Choose Our SpecNav Care Navigation Services?**

While what clinicians (doctors, nurses, etc.) provide is a major part of the patient's experience, it represents only 28% of the opportunity to prevent harm to patients.

The non-clinical areas of healthcare are the primary focuses of our innovative SpecNav care navigation services, and is where 72% of the greatest opportunities to prevent harm are to be found. Our combination of innovative clinical and non-clinical insights provides a 360 degree perspective on the medical care that you receive.

### **That is our formula for holistic care.**

Going to a doctor's office without one of our medical navigators can be compared to going before a judge in court, without an attorney, when faced with a federal criminal charge. The difference is that an error on the part of the physician could have a negative impact upon your quality of life much sooner, and much more severely, than would be in the case of an unfavorable/unethical verdict in the legal system.

We help underscore the importance of and assist with prevention. If a health condition already exists, we can help prevent it from worsening.

### **Health Care Out-Of-Pocket Costs**

Keep in mind that even for Medicare-covered services, Medicare does not usually pay 100 percent of the cost. Original Medicare pays only

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80% of healthcare costs. Unless you have supplemental insurance, you will usually have to pay deductibles and coinsurances.

The average cost for health insurance (monthly premiums) for an individual is \$456.00 per month. For a family, it is \$1,152 per month.

The average cost for a medical procedure, assuming either a hip replacement, heart bypass, spinal fusion, or heart valve replacement, is \$114,000.00. Under original Medicare Part A, you will be left responsible for an out-of-pocket cost of 20% of \$114,000.00 or \$22,800.00.

Medical errors can result in these costs, not to mention the potential loss of quality of life.

You may think of our SpecNav health risk prevention services as being superior to Medicare, Medicaid or any other health insurance because, if you avoid health issues, you avoid the loss of quality of life and expense of having to treat your body for a disease or injury.

We enable you to take advantage of most of the opportunities that exist in the healthcare system to prevent the damage to your health and finances that can result from medical errors and other avoidable risks in the healthcare system.

## **Why You Need Our Professional Care Navigators**

Spending a few hundred dollars doesn't sound like very much, if you know your life will last longer, or your quality of life will improve, or your pain may go away.

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Sometimes the only way to be sure you get the best service and outcomes possible from the healthcare system is to find someone else to help you navigate through the maze of providers, tests, treatment options, communication, documentation and, of course, medical bills you'll encounter.

But finding "someone else" and finding an expert are two different things. Your sister or spouse may be able to help you. A neighbor who works in a doctor's office might help you. But the most professional, objective and complete help you're going to find will come from our SpecNav care navigators. They know the ins and outs of the healthcare system and help you navigate your pathway to recovery or, at least, to ensure that your health challenges do not worsen.

The whole point is to improve the quality of your care by having an expert on your side who is solely devoted to that improvement in the quality of your care.

Having effective care navigation is more essential than the tax, care maintenance or legal services are important, but neither is nearly as important as your health, or your life. So spending the money to obtain the health risk prevention provided by our professional care navigators is well worth the expense.

Through our **SpecNav** services, we enable medical patients to safely and effectively access and navigate the complex/siloed healthcare system in a manner that would improve their experience and ensure quality health outcomes. We level the playing field for our clients, during their appointments.

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SpecNav provides health security, protects independence, improves relationships with friends and loved ones and prevents cost.

**Prevention is the best treatment plan.**

**"Why not obtain the prevention?"**

Our innovative health risk prevention services have received favorable reviews from a former Surgeon General and leaders at Medicare/Medicaid, AARP, Veterans Health Administration, CDC and at major healthcare systems.