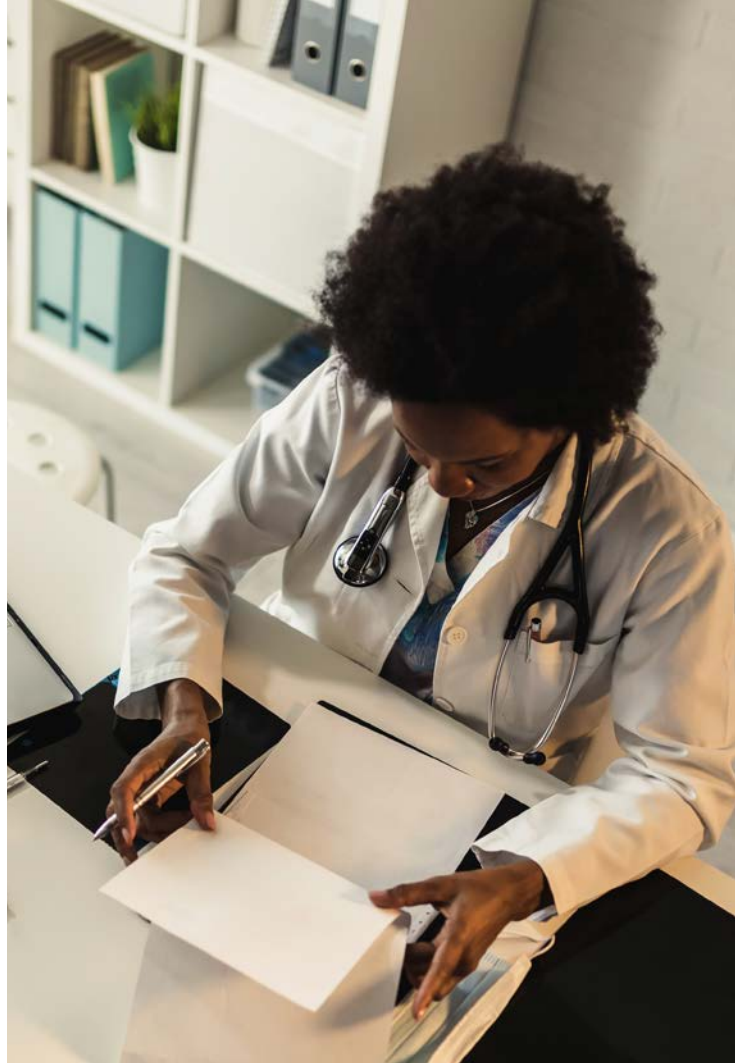




NAVIGATING HEALTHCARE BILLING: **HOW EMPLOYERS CAN SAVE TIME, MONEY, AND TALENT**

Picture this: A benefits administrator gets pulled into another frustrating meeting about a billing dispute where a concerned employee presents a stack of confusing medical statements. What started as a routine hospital visit has spiraled into a months-long battle with insurance companies, billing departments, and collection agencies.

This scenario plays out as a real and growing issue for HR departments, turning strategic leaders into impromptu billing advocates.



The Costs of DIY Healthcare Navigation

Healthcare complexity is at a tipping point. Employees face an overwhelming maze of carriers, provider networks, and billing entities that would challenge seasoned insurance professionals. As a result, employees spend hours disputing charges and unexpected bills that can devastate household budgets, and the financial strain is growing on hourly and lower-wage workers. For self-funded employers, undetected billing errors quietly erode margins, turning administrative inefficiencies into material financial risk.



Why This Challenge Is Intensifying Now

- + **Rising out-of-pocket costs** mean employees shoulder more financial responsibility for their healthcare, with average deductibles at \$1,886.¹
- + **Healthcare billing complexities** have outpaced most people's ability to manage them effectively. Multiple providers for a single procedure, separate bills from facilities and physicians, and a labyrinth of insurance rules create a perfect storm of confusion.
- + **Today's employees** demand more from their employers. People expect, and deserve, support navigating their benefits. Organizations that leave employees to fend for themselves risk losing top talent to competitors who provide comprehensive advocacy services.

Building a Culture of Support

Looking ahead, employee advocacy will shift from an optional benefit to an expected standard within the next three to five years. Forward-thinking employers are already integrating advocacy services with broader well-being strategies. They understand that financial wellness, mental health, and healthcare navigation are interconnected challenges that require coordinated solutions. When employees feel supported across these dimensions, the entire organization thrives.

The most successful organizations are taking a holistic approach, connecting advocacy to their existing financial wellness programs, linking it with mental health support initiatives, and making it a cornerstone of their overall retention strategy.

Ready to transform how your organization handles healthcare advocacy? Connect with IMA today to discover how Ask Charlie can free your HR team, save your organization money, and demonstrate that you genuinely have your employees' backs when they need it most.

Taking Action for Your People

Professional advocacy services, such as Ask Charlie, work directly with employees and providers to resolve disputes, freeing your HR team while providing personalized support that reinforces trust in your benefits program.

The benefits are clear:

- + Expert advocates handle disputes directly with providers.
- + HR teams reclaim time for strategic priorities.
- + Employees receive persistent, personalized support.
- + Organizations gain efficiency, potential cost savings, and employee loyalty.

Organizations are facing the choice between allowing billing errors and claim disputes to drain resources and erode employee trust or implement professional advocacy that protects people and financial performance.



SOURCE

¹Claxton, Gary, et al. (2025, October 22). *Health Benefits In 2025: Family Premiums Rise 6 Percent, Large Employers Increase Coverage Of GLP-1s For Weight Loss*. Health Affairs. <https://www.healthaffairs.org/doi/10.1377/hlthaff.2025.011106>

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