



Transparency, Trust, and the Truth About Hospital Bills

A frank conversation on healthcare advocacy, billing accuracy,
and financial protection for employers and employees.

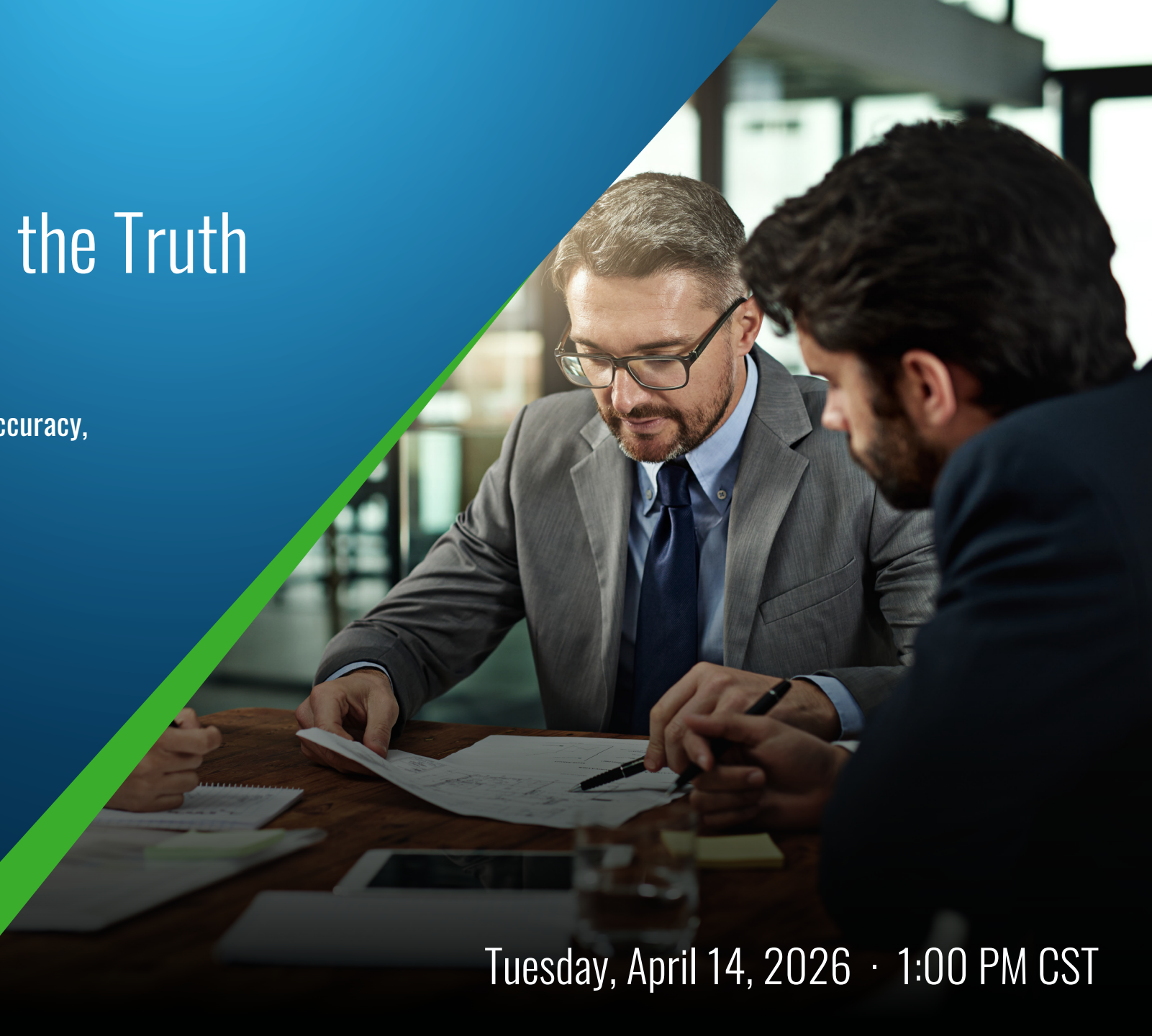
Your Presenters:



Roland Brewer
President
Realm Health



Bill Richmond
CEO
CareGuide



Tuesday, April 14, 2026 · 1:00 PM CST

The Problem



Confusing Bills

Medical bills are dense, coded, and nearly impossible for patients to decode on their own.



Common Errors

The majority of hospital bills contain at least one error — upcoding, duplicates, unbundled charges.



No Guidance

Most plans leave members to figure it out alone. Few know what to question or what's negotiable.

What Is Healthcare Advocacy?

Not a call center.
Not a benefits hotline.

A structured layer of protection that reviews your bills, navigates your care, and ensures you only pay what you actually owe.

Advocacy is the bridge between a confusing system and a protected member.



Bill review for accuracy & errors



Pre-care cost navigation



Post-care negotiation & support



Guidance before and after every visit

A Real Realm Health Member Story

CASE STUDY

RealmHealth

The Member

- » Former FedEx driver
- » Enrolled through contractor — kept Realm coverage after leaving
- » Paid \$288/month
- » Developed severe bone-on-bone hip arthritis
- » Faced a \$79,000 hip replacement

The Member

- ✓ All pre-op appointments
- ✓ Imaging & evaluations
- ✓ Entire surgery cost

\$0

Out-of-Pocket

For Employers

Advocacy is a retention tool as much as a cost tool.



“Is this bill right?”

If you've ever asked that — you may have been right. And now you have someone in your corner.

1

You don't need a law degree to challenge a bill.

2

You don't need to figure it out alone.

3

You just need to make the call. We handle the rest.

Built-In. Not Bolted On.

Realm Health

Smart plan design for small business

Route-based entrepreneur focus

30+ years of insurance expertise

Advocacy as a core benefits pillar



CareGuide Advocates

Line-by-line hospital bill review

Pre-care cost navigation

Post-care negotiation & resolution

Legal background — built for accuracy

- » *“We’re a small business with 12 employees. Is advocacy something that’s realistic for a team our size, or is this more for larger companies?”*
- » *“I already paid a bill that I’m now thinking might have been wrong. Is it too late to do anything about it?”*
- » *“I have a surgery coming up next month. At what point should I be reaching out to CareGuide – before or after?”*
- » *“What if the hospital pushes back? Do members have to handle that themselves or does CareGuide deal with them directly?”*
- » *“I’m on a high-deductible plan. Does advocacy still help me, or is it mainly useful for people with lower deductibles?”*
- » *“How is CareGuide different from just calling my insurance company’s member services line?”*
- » *“What’s the most surprising or egregious billing error you’ve ever caught – something that would genuinely shock people?”*



Transparency builds trust.
Trust strengthens retention.
Clarity protects people.

Questions? Let's talk.

Employers: ask us how advocacy fits your plan design.
Members: your protection is already in place — use it.

*Realm Health Insurance Agency ·
realmhealth.com · Tuesday, April 14, 2026*

