

BALANCE BILL SAFEGUARD

Learn • Plan • Save • **Protect**

Confidence in Results Guaranteed – A Coordinated Process Ensures Balance Bills Are Contained and Payments Are Capped

- ▶ The “Phia Guarantee” – Benefit Plans Will Never Pay More Than a Fixed, Pre-Set Amount
- ▶ Combine PACE and Balance Billing Resolution With Patient Defense for Guaranteed Results
- ▶ PACE – Final Appeals Are Handled by, and Fiduciary Liability Is Shifted to, The Phia Group
- ▶ Balance Billing Resolution – Best-in-Class Experts Defend the Plan and Resolve Provider Disputes
- ▶ Patient Defense – Independent Legal Representation Is on Alert and Available to the Member
- ▶ Financially Backed by the World’s Leading, A.M. Best Top-Rated, Reinsurance Market
- ▶ Balance Bill Safeguard Is Available to all Plan Designs Upon Detailed Review and Approval
- ▶ Includes All No Surprises Act Support Services Offered by The Phia Group



EMPOWERING PLANS

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