



**THE
PHIA
GROUP**

EMPOWERING PLANS

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**Breaking the Mold:
Creative Solutions
for Everyday Problems**

August 14, 2018


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Today's Speakers




Adam V. Russo, Esq.
Chief Executive Officer & Principal



Jon A. Jablon, Esq.
Director, Provider Relations



Jennifer M. McCormick, Esq.
Vice President, Consulting



Brady Bizarro, Esq.
Director, Healthcare Attorney

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 **Phia Certification Has Arrived!**

LEVEL 1
PHIA
CERTIFICATION

LEVEL 2
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CERTIFICATION

LEVEL 3
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CERTIFICATION

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 **A Special Shout-Out!**

Special Shout-Out to **Holly Peters**

of



bpa bestlife™
Benefit Plan Administrators, Inc.

Holly is an avid fan of our webinars and podcasts!

Thanks for listening!

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Client Account Management



Matthew Painten
Air Traffic Controller

CAM@phiagroup.com

www.phiagroup.com

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We Need Your Feedback!

Check out our new animation:

goo.gl/6dnDeV

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Overview


- Problem, Purpose, People
- Political Update
- PGC's FAQs
- Networks & Wraps
- Claims Determinations
- Objective Consultation
- Stop-Loss Issues
- Antiquated SPDs

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Problem • Purpose • People

 **THE PROBLEM**


Health Care Costs Too Much and the Price Is Increasing; Employers Are Forced to Offset Costs onto Employees Through Higher Co-Pays and Deductibles.

THE PHIA GROUP'S PURPOSE 


To Make Health Benefits Affordable for Employers and Employees.

 **WHY IS THIS THE PHIA GROUP'S PURPOSE?**

Hard Working Americans Deserve Access to High Quality, Affordable Health Care.

WHAT DOES IT MEAN TO "EMPOWER PLANS?" 

To Help Employers Maximize Benefits, Minimize Costs, and Take Control of Their Own Plans.

 **HOW DO WE "EMPOWER PLANS?"**

We Start by Promoting and Educating Employers About Self-Funding. Then, We Invent and Implement Cost Containment Services While Delivering Custom Solutions to Meet Specific Client Needs.

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Last Month's PGC FAQs

- What is the difference between ADA Leave & Short-Term Disability/Long-Term Disability Leave?
- What are the rules for creating a distinct legal entity between a Plan and a company?
- Can a health plan exclude all autism-related benefits? Are there any compliance concerns?

Healthcare Tops the Polls





Short-Term Health Plans

- **Administration Issues New Rules on Short-Term Health Plans**
 - Plans will go from 3 months to 36 months!
 - Much cheaper coverage will draw in young, healthy
 - Don't have to cover pre-existing conditions or EHBs
 - Est. 200k will switch from ACA marketplace to these plans in the next year
- **Some States Are Fighting Trump on Short-Term Plans**
 - Claim these are "junk" insurance & restricting their sale
 - HHS Sec'y Azar publicly urged states to cooperate
- **Democrats See Healthcare As #1 Issue This Fall**
 - Accusing the GOP of sabotaging Obamacare won't be enough
 - They need to define their position for the future

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Problem: Network Contracts

Issue:

Network contracts enforce egregious billing with meaningless, arbitrary discounts.



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Problem: Network Contracts

Solution(s):

- RBP
 - Terminating network contracts
 - Carving out certain services (with network permission)
- In-network negotiations
 - What's the worst-case scenario?

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Problem: *Wrap* Network Contracts



Issue:

Like a primary network, but worse!

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Problem: *Wrap* Network Contracts

Solution(s):

- Pull files away from the wrap (yes, you *can*)
- Non-primary network alternatives
 - RBP for OON
 - Narrow networks
 - Direct Primary Care

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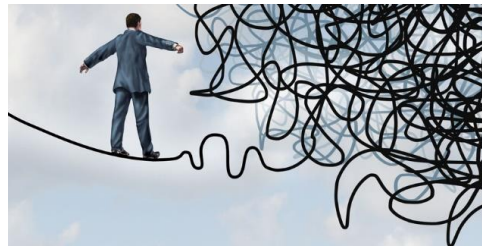
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Problem: Medical Claim Determinations

Issue:

Medical claims are complex and intricate, and sometimes involve difficult determinations that the TPA can't make, and that the Plan Administrator isn't prepared to make.



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Problem: Medical Claim Determinations

Solution:

- Seek the impartial guidance of an objective third-party expert
- Transfer fiduciary duties to avoid liability!
 - Courts are cracking down,...
- Gives TPAs and brokers a competitive market edge

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Problem: Difficulty in Obtaining Advice

Issue:

TPAs, brokers, and stop-loss carriers often face situations where an independent, impartial review is necessary – but may be expensive or hard to find.



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Problem: Difficulty in Obtaining Advice

Solution:

- Plan for the need to budget for impartial advice
- Retainer options make budgeting easy
- Good advice isn't always hard to find!
- Save *yourself* from liability, as well as the plan

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Problem: Stop-Loss Issues

Issue:

Health plans and stop-loss carriers each need to contain costs in their own ways – and stop-loss policies sometimes treat claims differently than the underlying health plan.



MIND THE GAP

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Problem: Stop-Loss Issues

Solution:

- Minimize “gaps” by reviewing contracts and examining best practices
- Have complex situations reviewed prior to payment
- Make sure every program the plan is using gets underwritten in the first place!

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Problem: Antiquated Plan Documents

Issue:



SPDs are complex, long, and must be written very well in order to overcome scrutiny. It's very easy to make unknown errors in the drafting process.

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Problem: Antiquated Plan Documents

Solution:

- Electronic options available!
- Software makes drafting streamlined and customizable
- Variables? *What variables?*
- Compliance certification for peace of mind

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