

FIDUCIARY FOR HIRE!

THE PHIA GROUP'S PLAN APPOINTED CLAIM EVALUATOR SERVICE



**THE
PHIA
GROUP**

EMPOWERING PLANS

OVERVIEW

- **THE TIME FOR PACE HAS COME**
- **THE CHANGING FACE OF SELF FUNDING**
- **APPEALS AND THEIR RISKS**
- **THE APPEALS PROCESS WITH PACE**
- **PACE IS THE SOLUTION!**
- **HOW IT BENEFITS THE PLAN**
- **PACE IMPLEMENTATION**
- **TO LEARN MORE & HAVE A ONE-ON-ONE**



THE TIME FOR PACE HAS COME

1. History: How the PACE Came to Be
2. Opportunities for Protection and Growth
3. Summary of the So-Called “Issue”
 - a. New Client Demand (RFPs)
 - b. Increased Liability and Exposure for Plans and Brokers

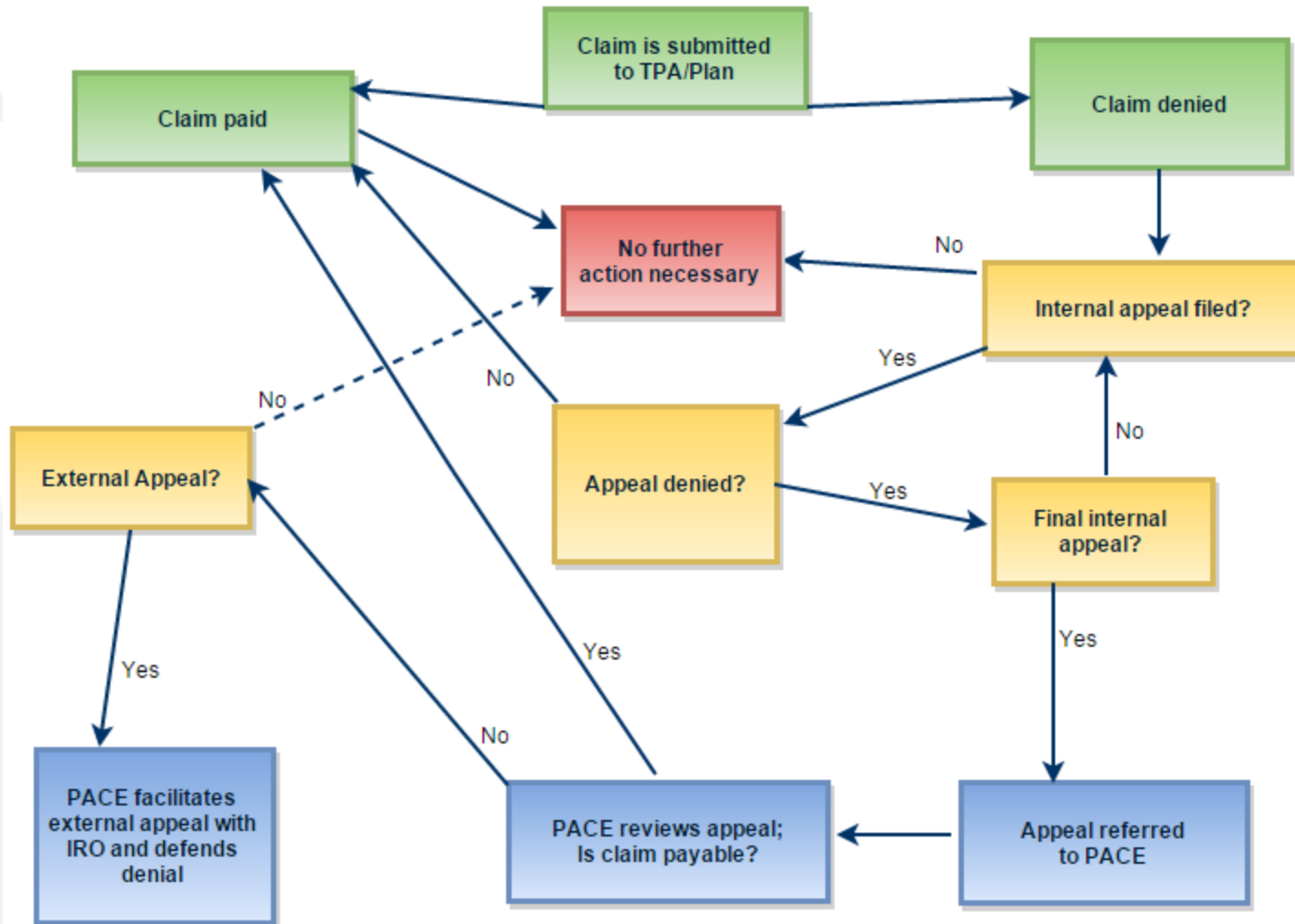


THE CHANGING FACE OF SELF FUNDING

Examples of Potential Fiduciary Liability

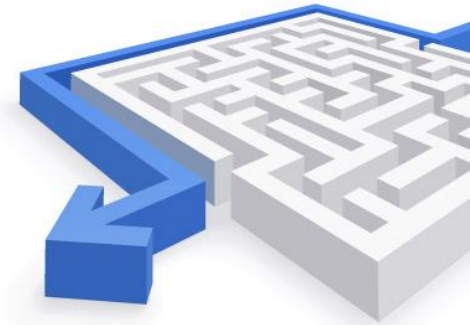
- Claim incurred resulting from DWI. SPD excludes “illegal acts.” Plan Administrator interprets the phrase “illegal act” to include DWI.
- Claim incurred for off-label drugs. SPD’s definition of E&I is silent on the topic. Plan Administrator denies the claim as being E&I due to being off-label use.
- Claim incurred and sent to vendor for clinical audit and code edits. SPD only defines the Plan’s payable as the prevailing charge in the area, but the auditor applies much broader reductions.

THE APPEALS PROCESS WITH PACE



APPEALS AND THEIR RISKS

1. How Appeals Work
2. What is a “Final Appeal?”
3. After a Final Appeal is Filed (External Appeals Explained)
4. Why the Final Appeal Is the Only One That Matters & Non-Final Decisions are Irrelevant
5. When Being a Fiduciary Becomes Risky



PACE IS THE SOLUTION!

How the PACE Service Works

1. Target Actual Exposure for the Plan – Final Appeals
2. Referring a Final Appeal to the PACE
3. What the PACE Does / What's Included
4. Dealing w/ the Aftermath (IROs, Networks & Stop-Loss)
 - a. Ensuring Legal Compliance w/ the IRO Requirement
 - b. Facilitating an IRO Referral if External Appeal is Sought



HOW IT BENEFITS THE PLAN

1. Decisions are Reviewed Prior to External Review
2. Financial Protection for Damages Resulting from Fiduciary Breach
3. More Protection, Growth, Impartiality
4. Invest Less Time & Resources Towards Burdensome Decisions
5. Address Liability You Can No Longer Avoid



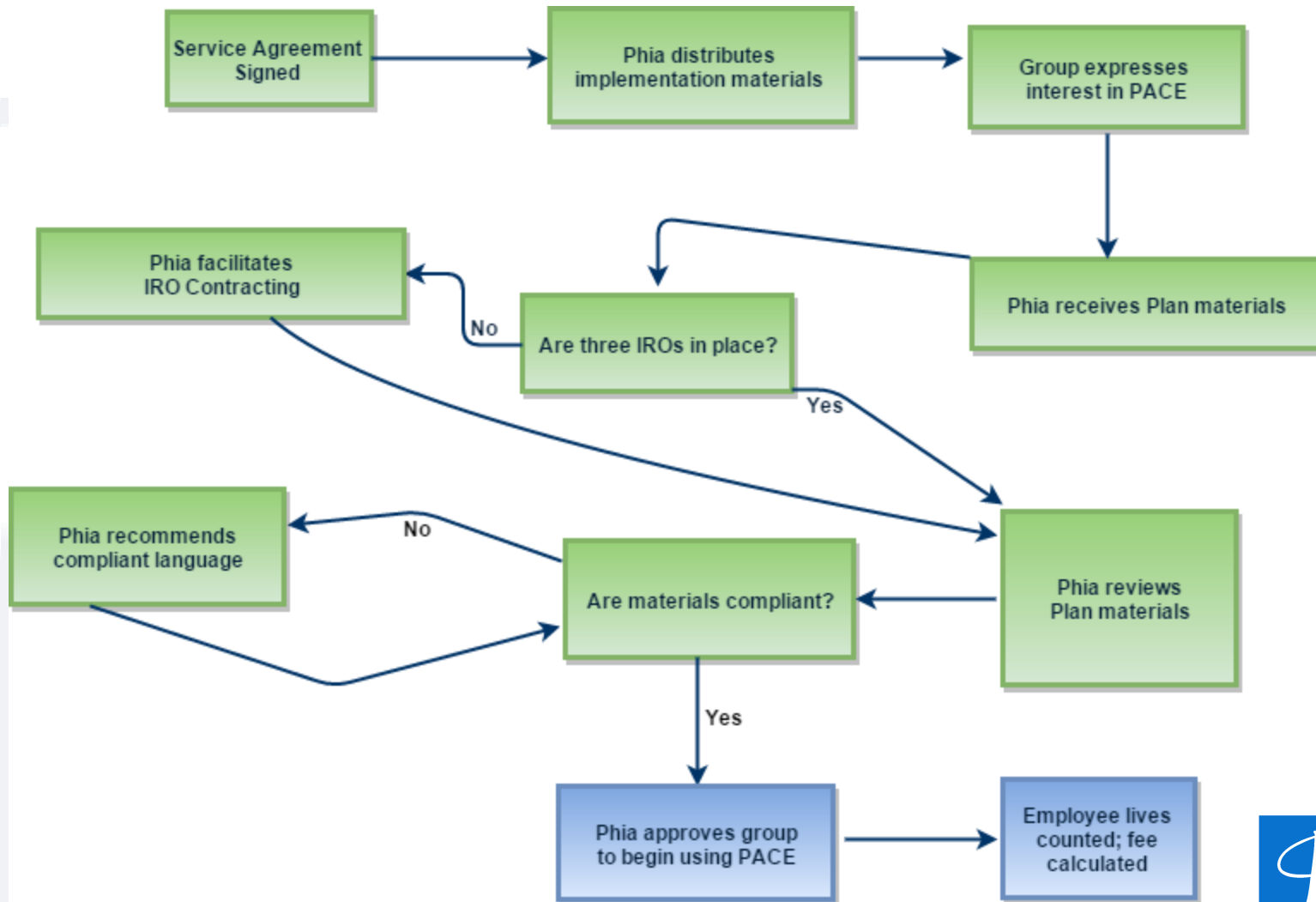
HOW IT BENEFITS THE PLAN

PACE Deliverables:

1. Complimentary Webinars Focused on Legal and Industry Updates
2. SPD Review and Revision for Compliance with Claims Procedure Requirements
3. Unmatched Industry Expertise and Informed Claims Determinations
4. Facilitation of IROs, if Necessary



PACE IMPLEMENTATION



TO LEARN MORE ...

Adam V. Russo, Esq.
arusso@phiagroup.com

Jon Jablon, Esq.
jjablon@phiagroup.com

Text “PHIA” to 22828 & Join our Mailing List

www.phiagroup.com

