

PHIA UNWRAPPED

Save With Us...

Protect forward-thinking plan sponsors against unjust out-of-network and wrap claim costs.

With Phia Unwrapped, The Phia Group replaces wrap network access and modifies non-network payment methodologies, securing payable amounts that are unbeatably low, based upon fair market parameters.

What is Phia Unwrapped?

Wrap, extender, and other leased networks offer small discounts and audit restrictions, affording providers nearly unlimited rights. Traditionally, "out of network" claims are paid at seemingly arbitrary levels, and when questioned, they can't be easily defended, in addition to the resultant balance billing of patients.

Phia Unwrapped places no minimum threshold on claims to be repriced or potential balance billing to be negotiated, and we attempt to secure preemptive sign-off, ensuring providers will accept the plan's payment as payment in full.

Phia Unwrapped is a comprehensive support system for any health plan that incorporates the plan language, arguments, consultation, and negotiation skills needed to successfully and efficiently manage provider pushback:

- Innovative Industry Leading Plan Language that Flawlessly Supports the Program
- Replace Unfavorable Wrap Networks & Ambiguous "Out of Network" Pricing
- "Unwrap" all "Out of Network" Claims, with No Minimum Dollar Threshold
- Prevent Balance-Billing through Professional Negotiation and Attempt Provider Sign-Off
- A Fee Based on a Percent of Actual Savings Means Fair Rates and No Excessive Cost



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