

## *Frequently Asked Questions*

### What is Claim Negotiation & Signoff?

When paying for healthcare, consumers should have the right to secure fair rates without the threat of balance-billing. Utilizing a comprehensive claim negotiation program that combines targeted data, industry expertise, and attorney support, our clients enjoy true savings and protection through signed agreements.

### Can we utilize CNS but continue to use other vendors for other claims as well?

Yes. Use of CNS is non-exclusive. While The Phia Group is confident that CNS provides the best savings in the marketplace, clients of this service are free to continue using other vendors for claim negotiations as they see fit. Claims are subject to the CNS service only when a client wants them to be.

### What is The Phia Group's fee if a provider refuses to negotiate?

Nothing. If The Phia Group is unable to provide any value for a given claim, no fee is collected on that claim, since there has been no savings.

### Are there any claim types or amounts you can't or won't negotiate?

The Phia Group specializes in inpatient and implant claims, but all claim types are potentially negotiable. The Phia Group even offers to negotiate in-network claims. Out-of-network claims are subject to a minimum threshold of \$10,000, and in-network claims are typically subject to a minimum threshold of \$50,000.

### Are negotiation fees reimbursable by stop-loss?

In general, yes, but it varies by carrier. We always advise that the group discuss this with the plan's carrier.

### Can you describe the life-cycle of a claim?

The Phia Group welcomes all claim negotiation submissions to **ProviderRelations@phiagroup.com**. The Phia Group's experts will perform a review of the claim and be in touch with any questions or initial thoughts, and The Phia Group will then engage the provider toward a resolution. No settlement will be agreed upon without the client's consent, and the client will regularly be kept up to date with status reports (typically every two to three days). Upon receipt of a signed agreement by the provider, The Phia Group will provide the client with a repricing sheet (showing the claim, savings, and fee details) and an invoice.



EMPOWERING PLANS

Telephone: 781-535-5600

Email: [info@phiagroup.com](mailto:info@phiagroup.com)

[www.phiagroup.com](http://www.phiagroup.com)