

PHIA UNWRAPPED

Learn • Plan • **Save** • Protect

Phia Unwrapped is a Comprehensive Out of Network Solution – This Program is Essential to Contain Costs, Utilizing Recommended Plan Language and Phia's Expert Negotiation to Combat Provider Push-Back

Protect Against Out-of-Network & Wrap Claim Costs

- Industry Leading Plan Language that Flawlessly Supports the Program
- Replace Unfavorable Wrap Networks & Ambiguous Out of Network Pricing With Data Supported Reference Based Prices
- “Unwrap” all Out of Network Claims, with No Minimum Dollar Threshold
- Stop Balance-Billing with Professional Negotiation & Provider Sign-Off
- Fee Based on a Percentage of Actual Savings
- Out-of-Network Claims Yield Average Savings of 74% off Billed Charges - Three Times the Average Wrap Discount
- Less than 2% of Claims Result in Some Form of Balance-Billing



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