

PLAN APPOINTED CLAIM EVALUATOR® (PACE)

Frequently Asked Questions

Learn • Plan • Save • **Protect**

What is the Plan Appointed Claim Evaluator®, or PACE®?

PACE® is a fiduciary transfer service. The Phia Group assumes fiduciary duties for final-level internal appeals, so plan administrators, TPAs, and brokers don't have to.

Which plan designs are compatible with PACE?

All plan designs are compatible with PACE. From reference-based pricing plans to traditional PPO plans to "skinny" plans, all self-funded plan administrators have fiduciary duties, and will face difficult appeals.

Can we use PACE with any administrator?

Unfortunately, not every administrator is compatible with PACE, but the vast majority of administrators are. This would be assessed on a case-by-case basis.

What happens if the PACE's decision is appealed to an IRO?

If a claim deemed deniable by the PACE becomes subject to review by an Independent Review Organization, The Phia Group will both pay for the full cost of the IRO review and provide any assistance necessary during the external review to defend the decision.

As a TPA or broker, what does it cost my organization to use PACE?

Absolutely nothing. The Phia Group's PEPM fees for the PACE service are paid by the individual plans that utilize the service rather than by the TPA or broker. In fact, TPAs and brokers even have the opportunity to add a new profit center through their administrative assistance with the PACE service.

What is the best way for us to market PACE to our groups?

As part of the PACE implementation process, The Phia Group will convene with you to determine the best way to market PACE to groups. The Phia Group prefers to hold this meeting on-site, but it can also be done remotely. During this meeting, co-branded marketing, sales, and implementation strategies will be outlined and a thorough plan for success will be created to suit your unique book of business.



EMPOWERING PLANS

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