

PHIA UNWRAPPED

Frequently Asked Questions

Learn • Plan • **Save** • Protect

What is Phia Unwrapped?

Phia Unwrapped is a way to help 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 out-of-network payment methodologies, securing payable amounts that are unbeatably low, based upon fair market parameters.

Is there a minimum size of claim that is subject to Phia Unwrapped?

No. Phia Unwrapped replaces traditional out-of-network, wrap, and extender network pricing, regardless of claim size.

What does the claims flow look like?

The claims flow of Phia Unwrapped is designed to feel exactly like a network. Through an 837 file, The Phia Group ensures accurate claims repricing, which is then returned to the TPA for regular processing.

Does Phia Unwrapped require changes to the plan document?

Yes. For non-network claims, the plan document is the “supreme law of the land” with respect to the plan’s rights, so the plan document must be amended to reflect the plan’s payment methodology. The plan’s ability to defend its payment depends on the rights the plan has given itself.

Are there fees associated with the service other than the pre-set percent of savings?

No. The fee for this service is only a percentage of the savings achieved on those claims. There are no hidden fees and no charges for “suggested” but unrealized savings.

If this is a form of RBP, how do we make sure we’re compliant?

Since Phia Unwrapped is designed only for non-contracted claims where the plan does have a primary network structure, there are no concerns regarding compliance. Network adequacy is not an issue for Phia Unwrapped, since users of this service will have dedicated primary networks.



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