

PATIENT DEFENDER

Frequently Asked Questions

Learn • Plan • Save • **Protect**

What is Patient Defender?

Patient Defender is an innovative service that defends patients against balance billing. For a small PEPM fee, a law firm is placed on retainer to represent and defend the patient. Patient Defender also includes pursuit of, or defense against, legal appeals.

Which Health Benefit Plan-Types Can Use Patient Defender?

Any benefit plan that utilizes The Phia Group's Balance Billing Support services can take advantage of Patient Defender! Whether the plan utilizes "full" RBP, out-of-network RBP, or even a PPO, balance billing is a possibility any time a patient receives out-of-network services, making these services a "must-have."

Which Costs are Covered Under Patient Defender?

The PEPM fee covers payment of the attorney's fees for the benefit of all affected parties. Without Patient Defender, attorney's fees to handle such cases often fall somewhere between \$10,000 and \$15,000 per case.

Which Costs are Not Covered Under Patient Defender?

The PEPM rate does not cover ancillary litigation costs. Likewise, the benefit plan will be responsible for additional approved negotiated payments, or amounts a court of law deems payable should the patient lose.

When is Patient Defender Engaged?

Patient Defender is engaged when collections are ongoing and one of three dollar thresholds is met – determined by service level selected, or after a provider takes legal action against the patient, in which case no threshold applies.

Is Patient Defender a Pre-Paid Legal Service?

In many states, Patient Defender does not meet the definition of a pre-paid legal service. In others, The Phia Group is responsible for ensuring that Patient Defender is delivered in accordance with the applicable state's specific regulatory requirements.

How Do We Add a Benefit Plan to Patient Defender?

Upon Patient Defender Service Agreement execution, the benefit plan must complete an Addendum and notification form. There is an alternate option that allows the group to execute an agreement when a case is referred, rather than at implementation. Lastly, with Defender Rewind, users are offered a chance to apply the service retroactively.



EMPOWERING PLANS

Phone: 781-535-5600

Email: info@phiagroup.com

Website: phiagroup.com