

# BALANCE BILLING SUPPORT

## *Frequently Asked Questions*

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### **What is a Balance Bill?**

Generally, this occurs when a provider does not accept a Plan's payment as payment in full and pursues the patient for the remaining balance.

### **Are Providers allowed to Balance Bill?**

Legally, the non-contracted provider is within their rights to balance bill patients for the outstanding balances. However, Phia has many arguments that are used with the provider as to why they should no longer pursue the patient and should instead work with us directly on finding a resolution. One of our top priorities always is to immediately stop communication between the provider and the patient.

### **What is required from a group for Phia to provide Balance Bill Support?**

We must do a Plan Document review and harmonization up front, as well as a review of the ID Card, and Explanation of Benefits.

### **How does Phia receive the Balance Bill?**

A referral form and HIPAA form must be forwarded to Phia when a balance bill claim is ready for Phia's support. It is preferable that any supporting documentation be sent as well, such as the EOB, bill from provider, etc.

### **How will a group know current statuses of Balance Bill Claims?**

Phia reports as frequently as our client would like with current status of any balance bills we are working on. This can be done by Phia sending a reporting document with the most up to date information for each file or by having a call with our client to discuss the current statuses.

### **Is Phia able to resolve every Balance Bill Claim referred?**

Phia's goal is to have providers write off all balance bills in full. If the provider refuses to do so then we will attempt, unless instructed not to do so by our client, to reach a settlement with the provider that would be agreeable to all parties involved. For most cases, if a full write-off is not achieved, a settlement of some kind can be negotiated. However, this cannot be guaranteed and is not the result for every case.

### **What if the Provider refuses to negotiate?**

This is rare, but if Phia cannot find a favorable result, litigation can be pursued, and Phia will recommend a law firm. Phia also tracks our working history with providers so that, if the provider in question is one we are familiar with, we are able to provide that historical information to our clients upfront.



EMPOWERING PLANS

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