

List of Common and Useful Self-Funded Industry Acronyms

The Phia Group, LLC

§125	(Refers to IRC §125, governing cafeteria plans)
5500	IRS Form 5500, Annual Return/Report of Employee Benefit Plan
837	American National Standards Institute Health Data Committee X12 file format 837
ABD	Adverse Benefit Determination
ACA	Affordable Care Act
ACO	Accountable Care Organization
ADA	American Dental Association
ADA	Americans with Disabilities Act of 1990
AHA	American Hospital Association
ALE	Applicable Large Employer
AMA	American Medical Association
ASA	Administrative Services Agreement
ASC	Ambulatory Surgical Center
ASO	Administrative Services Only
BAA	Business Associate Agreement
BB	Balance-Billing
BLS	Basic Life Support
CCS	Community Care Setting
CHIP	Children's Health Insurance Program
CMS	Centers for Medicare and Medicaid Services
CPT	Current Procedural Terminology

List of Common and Useful Self-Funded Industry Acronyms

The Phia Group, LLC

COBRA	Consolidated Omnibus Budget Reconciliation Act of 1985
DME	Durable Medical Equipment
DOL	Department of Labor
DRG	Diagnosis Related Group
E&I	Experimental and/or Investigational
EE	Employee
EEOC	U.S. Equal Employment Opportunities Commission
EHB	Essential Health Benefits
EMTALA	Emergency Medical Treatment and Labor Act
EOB	Explanation of Benefits
EPO	Exclusive Provider Network
EPP	Employer Payment Plan
ER	Emergency Room
ER	Employer
ERISA	Employee Retirement Income Security Act of 1974
ESOP	Employee Stock Ownership Plan
ESRD	End Stage Renal Disease
FDA	Food and Drug Administration
FMLA	Family and Medical Leave Act
FSA	Flexible Spending Account
GF	Grandfathered

List of Common and Useful Self-Funded Industry Acronyms

The Phia Group, LLC

GHP	Group Health Plan
GINA	Genetic Information Nondiscrimination Act of 2008
HCFA	Health Care Claim Form
HCPC	HCFA Common Procedure Code
HCPCS	Healthcare Common Procedure Coding System
HDHP	High-Deductible Health Plan
HHS	Department of Health and Human Services
HIPAA	Health Insurance Portability and Accountability Act
HITECH	Health Information Technology for Economic and Clinical Health Act
HR	Human Resources
HRA	Health Reimbursement Account
HSA	Health Savings Account
INN	In-Network
IRC	Internal Revenue Code
IRO	Independent Review Organization
LOA	Letter of Agreement
LOB	Line of Business
LOI	Letter of Intent
MAC	Maximum Allowable Charge/Cost
MEC	Minimum Essential Coverage
MET	Multiple Employer Trust

List of Common and Useful Self-Funded Industry Acronyms

The Phia Group, LLC

MEWA	Multiple Employer Welfare Arrangement
MGU	Managing General Underwriter
MHPAEA	Mental Health Parity and Addiction Equity Act of 2008
MOOP	Maximum Out-of-Pocket
MOU	Memorandum of Understanding
MRBP	Medicare Reference-Based Pricing
MSP / MSPA	Medicare Secondary Payer Act
MV	Minimum Value
NABD	Notice of Adverse Benefit Determination
NAIC	National Association of Insurance Commissioners
NGF	Non-Grandfathered
OON	Out-of-Network
OOP	Out-of-Pocket
OTC	Over the Counter
PD	Plan Document
PD/SPD	Plan Document and Summary Plan Description
PGC	Phia Group Consulting
PEAR	(Hospital physicians – pathologists, endocrinologists, anesthesiologists, radiologists)
PHI / ePHI	Protected Health Information / Electronic Protected Health Information
PHSA	Public Health Services Act
POP	Premium Only Plan

List of Common and Useful Self-Funded Industry Acronyms

The Phia Group, LLC

PPACA	Patient Protection and Affordable Care Act
PPN	Preferred Provider Network
PPO	Preferred Provider Organization
QMCSO	Qualified Medical Child Support Order
R&C	Reasonable & Customary
RBP	Reference-Based Pricing
RBR	Reference-Based Reimbursement
RVU	Relative Value Unit
SBC	Summary of Benefits and Coverage
SIIA	Self-Insurance Institute of America
SL	Stop-loss
SMM / SMR	Summary of Material Modification / Summary of Material Reduction
SPBA	Society of Professional Benefit Administrators
SPD	Summary Plan Description
TPA	Third Party Administrator
U&C	Usual and Customary
UB	Uniform Bill
USERRA	Uniformed Services Employment and Reemployment Right Act of 1994
UCR	Usual, Customary, and Reasonable
UR/UM	Utilization Review / Utilization Management
VEBA	Voluntary Employees Beneficiary Association