

ICE, ICE, BABY!



THE PHIA GROUP

EMPOWERING PLANS

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www.phiagroup.com

PGCReferral@phiagroup.com

Presented By:

Adam V. Russo, Esq.
CEO

Ron E. Peck, Esq.
Senior VP and General Counsel

Jon A. Jablon, Esq.
Director, Provider Relations

Jennifer M. McCormick, Esq.
Vice President, Consulting



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Contact PGCReferral for all your consulting needs!

Specialties:




- Plan drafting, review, analysis, custom amendments
- ACA compliance questions
- Network, provider, stop-loss, client dispute resolution
- ...and so much more

Features:

- Simple submission process
- Same-day quotes in most cases
- Average turnaround of 8 business days
- Flat, transparent fees
- No surprises



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PGCReferral: August's Most FAQ

- Employer Payment Plans/Premium Reimbursement Plans (Employer Reimbursing Medicare supplement premiums)
 - Question: **Can the employer pay for an active employee's (age 65 and over) Medicare Supplement premium, in order to get the employee off the employer-sponsored plan?**
- Marketplace letters
 - Question: **How should the broker advise the client to respond to the Marketplace letter they received?**
- Excluding specialty drugs
 - Question: **Can plans categorically exclude specialty drugs?**
- Open Enrollment periods
 - Question: **Are employers that are subject to the Employer Mandate required to have an annual Open Enrollment period?**



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LINKEDIN & TWITTER CONTEST

Step 1. ~~Attend our webinar.~~

Step 2. Visit our LinkedIn or Twitter page, where you can find industry news, trends, hot topics, and other in-depth information about the self-funded industry..

Step 3. Post or tweet honest feedback about our webinar.

- On LinkedIn, tag “@The Phia Group”
- On Twitter, tag “@ThePhiaGroup”

Step 4. You're entered to win **one free hour of consultative guidance!**

Check out our LinkedIn for news, updates, and more...



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LINKEDIN & TWITTER CONTEST

Congratulations to August's winner:

Carl Schuessler

Of BenefitStrategies, LLC



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OVERVIEW

- The Phia Group's Consulting History
- ICE, ICE, Baby!
 - Vendor Disputes
 - Third-party Agreements
 - Compliance and Reporting
 - Application of Plan Terms
 - Individual Claim Issues
- When ICE *Could Have Helped*...



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THE PHIA GROUP'S CONSULTING HISTORY

- 1999: Company formed.
- 2008: Formalization of our plan drafting service
- 2010: Formalization of our consulting department
- 2014: Phia Document Management (PDM)
 - Normalization of hourly plan drafting into flat monthly model
- 2016: Independent Consultation & Evaluation (ICE)
 - Normalization of hourly consulting services into PEPM model



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ICE FEATURES CONSULTATION REGARDING:

- ACA Fees – Consult regarding any PCORI, TRF, and Form 720
- ACA Updates – Updates regarding changes in the ACA or other federal law that would impact business
- Client Agreements – Guidance regarding existing ASA or other client agreements
- Gap-Free Analysis – Comparison of pertinent documents to ensure uniform coverage and continuity in terms
- HIPAA – Assistance with HIPAA policies and procedures



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ICE FEATURES CONSULTATION REGARDING:

- Miscellaneous Compliance – Guidance regarding compliance questions from TPAs, brokers, sponsors...
- Phia Certification – Review of a plan's governing plan documents to ensure they meet Phia's standards
- Phia Document Management Maintenance – Quarterly maintenance for PDM clients
- Summary of Benefits and Coverage (SBC) - Creation or revisions to ACA required SBCs, including minimum value and coverage example calculations
- TPA Licensing – Assist Client with licensure matters within the various states in which it is or desires to become licensed



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ICE FEATURES CONSULTATION REGARDING:

Stop-loss, network, or other vendor disputes

- Comprehensive review of medical and stop-loss claim helped Plan appeal to stop-loss carrier and ultimately secure reimbursement
- Letters drafted to network helped TPA receive itemized billing



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ICE FEATURES CONSULTATION REGARDING:

Third-party agreements

- A contract analysis project that helped TPA vet vendor's services and ensure compliance for its plans
- Gap-Free Analysis™ helped inform Plan of stop-loss coverage gaps before they became problematic



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ICE FEATURES CONSULTATION REGARDING:

Compliance and reporting

- Research project helped determine whether vendor's fees needed to be disclosed on Form 5500
- State licensing project helped TPA compliantly expand its reach



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ICE FEATURES CONSULTATION REGARDING:

Application of plan terms and exclusions

- Three-page memo regarding “illegal acts” exclusion helped secure \$800,000 in stop-loss reimbursement
- Consultative calls to help get Plan, broker, TPA, and stop-loss on the same page



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ICE FEATURES CONSULTATION REGARDING:

Treatment of particular claim issues

- Analysis helps TPAs ensure that complex claims are processed correctly the first time around
- Situational review helps ensure compliance in all claims handling



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EXAMPLES: WHERE ICE COULD HAVE HELPED AVOID LIABILITY

- *Cigna v. Humble*
 - Cigna ASO improperly applied plan terms
 - Result was \$13.6 million
- *Little River Band of Ottawa Indians v. BCBSMI*
 - SPD said it paid “Medicare-like rates.” Despite the lack of specificity, the plan sued the TPA for overpaying.
- *NYS Psychiatric Assn. vs. UnitedHealth Group*
 - Claims administrator used its own standard rather than the SPD’s
 - Violation of mental health parity law



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IN-HOUSE: WHERE ICE *HAS* HELPED AVOID LIABILITY

- A broker had The Phia Group analyze a health plan’s exclusion for certain mental health treatment prior to payment; we advised that the claim must be paid based on the Mental Health Parity and Addiction Equity Act. Had the claim been denied, it would have been reversed on appeal with no chance of stop-loss reimbursement.
- A TPA asked The Phia Group review and revise its Administrative Services Agreement, since it hadn’t been updated in many years. In our review, we discovered that the ASA contained language that obligated the TPA to make claims payment determinations. 18 months later, the TPA informed us that they faced a lawsuit from the group that was dismissed based on the new language we suggested.



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IN-HOUSE: WHERE ICE *HAS* HELPED AVOID LIABILITY

- A TPA's health plan was contracted with a large national network. The health plan desired to carve out dialysis, and asked The Phia Group to analyze whether the network allowed this type of carve-out. Upon review, it was revealed that the contract did not allow the dialysis carve-out. We suggested two courses of action: having the network change its contract, or abandoning the carve-out entirely. While not ideal, the TPA ultimately abandoned the carve-out idea, and is interested in switching networks.
- The Phia Group was asked to perform its Phia Certification service for a particular plan document. As a result of our "report card," the plan and its TPA were able to fix certain compliance issues found within the plan document, including noncompliant eligibility criteria.



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**Join us for our next free webinar:
October 27, 2016 at 1:00pm EST
www.phiagroup.com/media/webinars**



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