



CARE. EMPOWERED.®

Phia Unwrapped

A Comprehensive and
CARING Out-of-Network
Solution

CARED for by The Phia Group

We customize plan language and payment strategies to meet your needs.

Empowered by Phia Ignite®

Ignite repricing technology replaces costly wrap networks with defensible rates.

Guided by Experts

No Surprises Act (NSA) open negotiations and Independent Dispute Resolution (IDR) processes are led by attorneys and designed for alignment, factoring in regulatory compliance, costs, financial benchmarks, quality, severity and more.

A Balanced Approach

Plan language review from THE industry experts in compliance, resulting in maximum savings without member disruption.



Desiree + Family

JOINED THE PHIA GROUP IN 2006

How We CARE with Phia Unwrapped



Our families are on Phia Unwrapped—we CARE for your plans like our own.



We resolve balance bills with independent legal representation to **ensure no one is left alone.**



Your plans and families benefit from higher savings, lower costs, and an unmatched experience.



The Phia Group is here to protect you against unjust out-of-network and wrap claim costs. Need assistance with a difficult claim? Ask us about our Claim Negotiation & Signoff (CNS) service.

Contact us today to get started.

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