

## ***What do you do when reasonable efforts fail to resolve a balance bill?***

You rely on **Patient Defender** to protect you against unjust claims costs and fiduciary liability, while protecting your employees against balance billing.

With TrueCost, Custom Design Benefits works with The Phia Group to resolve balance bills by negotiating with the provider to write off the balance bill, negotiating a settlement or providing an actual payment which the provider accepts. When additional assistance is needed, that's when Patient Defender comes in.

### **Patient Defender is engaged when**



**Patient is in collections and balance bill is \$2,500 or more**

**or**



**Provider has taken legal action against the patient**

### **Benefits of Patient Defender**

- A law firm is placed on retainer to represent and defend the patient.
- Includes the pursuit of, or defense against, legal appeals.
- Covers attorney fees which can cost between \$10,000 and \$15,000 per case
- The Phia Group protects the plan while the patient enjoys independent counsel
- Patient and plan consent ensures cooperation and no conflict of interest
- Attorneys have researched the best approach in every state to ensure compliance

Learn • Plan • Save • Protect



*Ancillary litigation cost are not covered. The plan is responsible for any additional approved negotiated payments, or amounts a court of law deems payable should the patient lose.*

**Contact Custom Design Benefits** to learn more about Patient Defender.