



RECOVERY SOLUTIONS

Initiating a recovery program is a positive cost shift for your benefit plans. Effective subrogation will reduce plan costs without reducing your plan benefits. A detailed program lowers your plan's net claims cost as money recovered returns to your plan's general fund and is once again available to pay other medical claims. High return recovery enables your plans to provide the highest level of service and protection at the lowest possible cost.

Plan Language Review and Revision

Attorneys begin with a full review of the subrogation, reimbursement and coordination of benefits language on all plans. We make recommendations for changes, keep abreast of legal developments, and provide provisions intended to maximize recoveries.

Subrogation and Right of Recovery

We identify recovery opportunities, secure rights, settle and litigate cases where another party is responsible for the costs of medical services provided. Recovery sources include auto and homeowner's liability, workers compensation, no fault coverage, product liability, commercial liability and others.

Coordination of Benefits Recovery

We identify other primary insurance that might not have been revealed during the claim payment process. The Phia Group recovers payments made to providers and we ensure that the primary carrier pays for future related claims.

Fraud and Abuse

Our extensive database allows us to find and fight insurance fraud. We have access to interactive systems with reports on millions of bodily injury claims, property claims and vehicle related information.

THE PHIA SYSTEM™

Phia has developed proprietary software that streamlines their recovery efforts through innovative recovery detection technology. The Phia System™ captures all recovery opportunities by thoroughly analyzing your claims data. The result is a process that is efficient and fool proof leading to faster and higher recovery totals for your benefit plan. Identifying cases with true recovery opportunity is the key to optimizing savings. The Phia System™ finds cases with real value and eliminates those with no savings opportunity.

The Phia System™ is a sophisticated application that provides step-by-step analysis throughout the recovery process. Key application features significantly increase efficiency and productivity, substantially enhancing your recovery opportunities and maximizing your savings.

