

Frequently Asked Questions

Who is PERMA FAIR?

PERMA FAIR has partnered with Marpai Health, your Third-Party Administrator (TPA), to operate your new medical plan. We offer Indexed Reimbursement which is a pricing strategy that ensures you are not overcharged, and your provider is not underpaid. You will be provided with a friendly member of the advocacy team available to answer questions, assist in care navigation, handle any billing disputes, and help with any problems or concerns.

How Does PERMA FAIR Support Me?

- **Choosing Provider** - PERMA FAIR's Indexed Reimbursement plan is an open network solution. You can choose any Provider, afterwards we will reprice your claim to be paid fairly and accurately.
- **Dedicated Assistance** - If your Provider has any questions about your medical plan, they can contact us at the number on the back of your medical ID card.
- **Member Insight** - You have access to the member mobile app and portal where you can view the status of your claim at any time and stay informed of any updates on your claim. You can also review and submit any relevant documentation.

How Much Do I Pay?

- Compare the Medical Bill from your Provider with your EOB to ensure that you are paying the correct **Patient Responsibility** amount.
- If the **Patient Responsibility** on your EOB and Medical Bill do not match, you may have received a Balance Bill. Contact us at the number on the back of your Benefit ID card.

What If My Provider Bills More Than My Patient Responsibility?

If this occurs, you may have a Balance Bill. A Balance Bill occurs when your Provider is requesting additional payment outside of your Patient Responsibility. Depending upon your Provider and their billing system, you may receive a Balance Bill despite paying your Patient Responsibility.

1. Compare the **Patient Responsibility** on your EOB with any Medical Bills you receive. If they do not match, or if you have any questions, contact us at the number on the back of your Benefits ID card.
2. If a Balance Bill is confirmed, you will have dedicated support to help resolve the Balance Bill with your provider and keep you informed throughout the entire process.

Need Help? Contact us at the number on your Benefits ID card!
