



A Turn For The Better

Is A Reference Based Pricing Health Plan Right For You?

A decision guide to aid you in making an informed choice.





Why Reference-Based Pricing?

As healthcare costs continue to rise and consumers are more often expected to pay exorbitant bills, the need for alternative benefit plan solutions is more important than ever.

Learn the facts and let The Decision Tree aid you in making an informed choice.





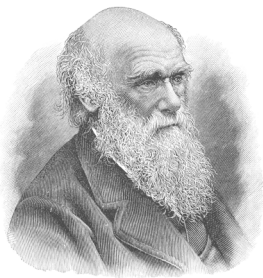
First The Facts:

- You can establish the multiples of the Medicare fee schedule your health plan will pay.
- A good Reference Based Pricing (RBP) administrator will contact doctors and other medical service providers utilized by your plan participants at plan inception. Coverage, coding values, eligibility and verification that your plan participant's new plan is noted in the medical provider's computer.
- RBP balance billing problems occur with about 2% of all claims using a good RBP administrator. This is about the same percentage as a PPO plan with hospital-based physicians: anesthesiologists, radiologists, pathologists and emergency department doctors who are not in the PPO network.
- RBP repricing vendors provide legal advice and assume health plan fiduciary responsibilities on problematic claims.
- Health plan has flexibility to incent utilization of high-quality, low-cost providers. When needed, health plan can negotiate unique payment arrangement with a specific medical provider.
- RBP requires more time and labor by HR department and administrator. Because employees must be educated on plan usage for the best results, some benefits advisors will advocate for the status quo to avoid the extra work. However, the value to the company and employees far outweighs the extra work.
- Some medical providers may demand payment at the point of service. Alternate providers and one-time payments can be applied to mitigate disruption.



The Decision Tree

An aid to quantify the pros and cons of whether or not to implement a reference-based payment methodology founded on multiples of the transparent Medicare fee schedule.



Researchers believe that Charles Darwin first employed this simple math to make an important decision in his life – not his work on “Origin of the Species”, but whether to marry or not.

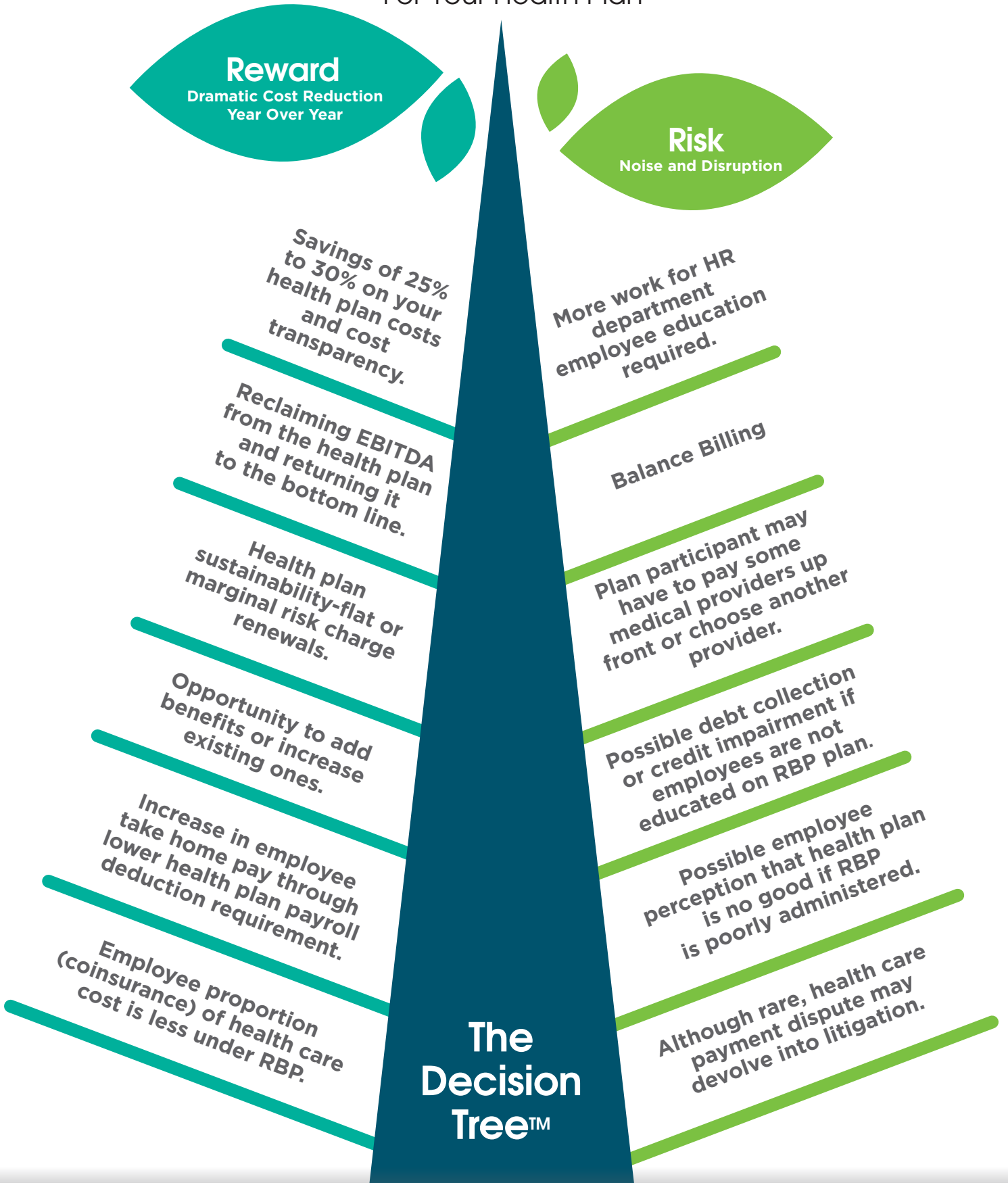
You can use any numbers you wish to represent the importance of each decision tree branch. Then add up the two columns to see which is the largest total. The biggest number reveals your desire to use RBP or not. You may also use numbers one through ten with a plus sign (+) for the reward branches and a minus sign (-) for the risk branches. A positive total would signal a desire to use RBP and a negative total would indicate otherwise.



8 3 9 5

**Turn to the Decision Tree
to evaluate if RBP is the
right choice for you.**

Reference Based Pricing (RBP) Payment Methodology For Your Health Plan





Reference Based Pricing rewards can be magnified and risks can be minimized by using an experienced, dedicated and high touch administrator.

90 Degree Benefits is that organization, with experts around the country ready to help you along your road to success!



A Turn For The Better

**Ready to make the change to
Reference-Based Pricing?**

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 **The Right Turn For Your Benefits**