

## Why Proactive 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.

Traditionally, employers have used employee cost-shifting techniques, such as increasing employee deductibles, to help mitigate rising costs. Now there is a growing interest in adopting new tactics to reduce the cost of healthcare and improve population health. Proactive Reference Based Pricing (Proactive RBP) is a pricing methodology based on a framework from a third party, usually Medicare. It is a way to establish a reasonable amount an employee benefit plan will pay health providers for medical or prescription services in a group benefit plan.

We give employers, employees & health providers what they want. It's time for Proactive Reference Based Pricing.

### What Makes Our Proactive RBP Different

At 90 Degree Benefits, we do things differently than the other guys. Your clients know exactly what they're getting:

- No excessive fees
- Plans expertly designed to mitigate balance billing
- Strong partnerships with providers
- Zero out-of-pocket for members at Safe Harbor Facilities
- Member education – not provider litigation

#### Safe Harbor Facilities

90 Degree Benefits provides a simple, direct contract with local facilities. This includes agreed upon reimbursement amounts set at a fair percentage above Medicare and offers incentives to employees to drive steerage to the facility. This means no balance billing and lower costs for the members and the plan.

#### Patient Advocacy & Health Literacy

Patient advocacy plays a critical role in bringing transparency and health literacy together to aid the member in making wise decisions about their care. It is proven that health literate patients achieve better health outcomes for a lower total cost. This is why our team focuses on supporting and empowering members through dedicated patient and health advocacy programs designed to help employees and their families navigate the healthcare maze. Our advocates use cost comparison tools, quality evaluation tools, benefit guides and other services to help patients when they need to make important care decisions.



### Not All Plans Are Created Equal

While so many employers are interested in potentially switching to a RBP plan, it is important to note that not all plans are alike. **90 Degree Benefits Proactive RBP plans emphasize member education – not litigation with health providers.**

# 90 Degree Benefits in Action

In order to optimize results, our Proactive RBP model applies an appropriate Medicare pricing schedule, determined by geographic area, to provide our clients with a specific stop-loss discount and aggregate stop-loss factor reduction ranging from **18% to 35%**.

90 Degree Benefits uses highly trained clinical, benefits and claims experts who are dedicated to getting answers quickly and correctly ensuring employees get the care they need, exactly when they need it. By analyzing data, they help target the true drivers of healthcare costs and the related quality standards while assisting with maximizing potential savings.

## Real Life Example of Savings Using Proactive RBP

Billed Amount: \$2,435,766

Typical PPO Network	VS	Proactive RBP Plan
Allowed Amount Payable by	VS	Allowed Amount Payable by Plan (150% of Medicare)
<b>\$2,006,490</b>	VS	<b>\$906,591</b>



**Interested in learning more?** Ask us about our RBP whitepaper.

For more information, contact your 90 Degree Benefits sales consultant or email us at the address below

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