

YOUR PLANSTIN HEALTH PLAN USES OUT-OF-NETWORK RBP.

WHAT DOES THAT MEAN FOR YOU?

WHAT IS RBP?

Reference based pricing, or RBP, is a healthcare pricing system that uses reference points to determine the value of a service. The reference point your plan primarily uses is the Medicare reimbursement rate.

With RBP, you may choose your provider, and you do not need to worry about penalties for going out of network.

WHY DOES MY PLAN USE REFERENCE-BASED PRICING?

Without knowing the average prices paid for services, hospitals and providers can easily charge heavily inflated prices. Insurance carriers typically do little to prevent this because they simply pay the percentage spelled out in their contract.

Reference-based pricing can help prevent inflated costs and empower patients to be savvy healthcare consumers. Thus, a reference-based pricing strategy can result in savings for both you and your plan administrator.

HOW TO TALK TO YOUR PROVIDER ABOUT RBP

Though your provider may not be familiar with Planstin, they are likely familiar with reference-based pricing.

Once you have located a provider, be sure to discuss your service in advance. Inform your provider that your health plan uses reference-based pricing before making an appointment. Doing so will ensure that you and your provider are on the same page before you receive care.

YOUR PREVENTIVE CARE IS 100% COVERED

Your Planstin health plan includes preventive care as outlined by the Affordable Care Act. All of these preventive services are 100% covered by your plan—whether you receive preventive services in- or out-of-network.

Your plan covered preventive services include:

- Annual Wellness Visit
- Health Screenings
- Immunizations
- Cancer Screenings
- Child's Vision Acuity Screening

You can access the full list of preventive services covered by your plan at healthcare.gov/coverage/preventive-care-benefits.

If you receive preventive care covered by your plan, Planstin will take care of the bill. If, for any reason, you receive a bill for preventive care from your provider, contact Planstin Member Services at 888-920-PLAN.



Find a
Provider



Discuss
Service



Make an
Appointment



Receive
Care



**PLANSTIN
COVERS 100%**