
Helping You Talk About Reference-Based Pricing with Confidence

Thanks to the enthusiastic response to our [Oct. 7 Agent Edge newsletter on debunking reference-based pricing \(RBP\) myths](#), we've received a wave of insightful follow-up questions from agents like you. In this week's edition, we're diving into the most frequently asked questions to keep the conversation going and provide even more clarity.

Q: People are used to having a directory to reference on PPO plans. Do you have a directory available for your RBP plans?

A: Yes! Our RBP plans also have a **CompassConnect directory** for members to use. In fact, our directory even classifies providers into categories based on their likelihood to accept RBP **and shows cost estimates** to give members the ultimate flexibility and freedom of choice.

Simply put, RBP expands provider choice since members can see any provider (there are no out-of-network providers). Members can access this directory from the **"Find a Provider" page**. Agents can access the page by contacting Client Services at **800-825-7531**.

Ever had a client — or even a concerned family friend — worry that switching health plans meant losing access to their trusted primary care or pediatric doctor? With RBP, that concern disappears. Our RBP plans offer consistent benefits across all providers, so members can choose the care they want without worrying about network restrictions.

Q: I love the concept of RBP but have a hard time explaining its value to prospective employers. Any advice?

A: When you're new to a topic, the last thing you need is a complicated explanation. Keep it simple and focus on four essential points:

1. **Generally lower monthly cost** (compared to PPO plans). Quote both a PPO & RBP plan with similar benefits and let the results speak for themselves.
2. **Member Support** helps their employees navigate the complexity of healthcare.
3. **Better overall cost control and lower out-of-pocket costs** driven by lower healthcare costs = higher chance of getting a claim fund refund.
4. **Ultimate flexibility in provider choice** — no network headaches or benefit penalties. Easy to understand and use.

Q: Can RBP be combined with PPO networks?

A: Of course. Our Freedom Hybrid product leverages a practitioner "PON" network with RBP for facilities. Employees benefit from the flexibility of RBP (choosing any provider) while also enjoying the predictability and convenience of PPO networks for routine care. The hybrid model can be a great introduction to RBP — especially transitioning from traditional PPO plans. Plus, with a hybrid model you still get the benefit of cost savings which RBP delivers on high-cost facility claims.

Check out our flyer on our Freedom Plans or call Allied Sales Support at 888-767-7133.

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