



RBP Without the Fear: Facts Your Clients Need

We get it — going with a “no-network” solution can feel daunting. There’s a lot of misinformation out there, and it’s easy for clients to focus on the *perceived risk* instead of the real facts.

That’s where you come in. And we’re here to help.

With **Allied National’s Freedom Open Access**, we empower you to confidently address common misconceptions around reference-based pricing (RBP) and lead with clarity, transparency and trust.

Let’s separate myth from reality:

Misconception: RBP means members will be stuck with balance bills.

Reality: Balance billing is rare.

Based on our data from over a 100,000-claim sample, **99% of RBP claims are unaffected**. Only about **1%** resulted in a balance bill — and when that happens, Freedom Open Access includes **built-in balance bill protection** and a **dedicated member support team** to resolve issues quickly and effectively. 100% of these are resolved. No members left behind.

We believe the success of any RBP plan is deeply tied to how well it's supported — not just at implementation, but through ongoing advocacy with members and providers.

Misconception: Members can't search for providers.

Reality: Members have tools at their fingertips.

Freedom Open Access gives members access to **robust provider search tools** that offer transparency and control. Members can:

- Search for providers
- Identify RBP-friendliness
- Estimate costs before receiving care

Misconception: Members are often denied access to care.

Reality: Access concerns often are overstated.

The vast majority of members experience **no issues accessing care** and appreciate the freedom to choose *any* provider without network restrictions or reduced benefits.

In the cases where access challenges arise, **Allied National's advocacy team steps in** to help members schedule their appointments and ensure they're supported every step of the way.

The bottom line: No network doesn't mean no protection. No network doesn't mean no access. And it definitely doesn't mean no support.

Freedom Open Access proves that when RBP is **well-designed, well-supported and well-advocated**, it delivers powerful results for employers *and* members.

If you'd like help positioning Freedom Open Access with confidence, reach out to your Allied National representative — we've got your back.

Freedom Open Access Broker Guide

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