

Support for Your Reference-Based Pricing/Open Access Plan



Call Pathways when you have questions about your Open Access/RBP plan!

What is Reference-Based Pricing?

Reference-Based Pricing (RBP), also known as an Open Access Plan, is a method of determining what should be paid for healthcare services. It uses a predetermined benchmark price (like Medicare rates) as a starting point and then pays the provider a set amount, often well above what the reference price point is. This payment method is typically accepted and considered fair by the provider, thus helping to control costs of medical services to both you and your employer.

How Does RBP Work?

With RBP, doctors and hospitals get paid a bit more than what Medicare pays. If they accept this payment, you won't have extra costs. Make sure your doctor agrees to RBP before your appointment. If you need help, ask the Pathways team.

What is the Difference Between RBP and PPO?

The main difference between a **Reference-Based Pricing (RBP) plan** and a **Preferred Provider Organization (PPO) plan** is how they determine the cost of medical services and which doctors and hospitals you can use.

- **PPO Plan:** You use doctors and hospitals in a network with set prices. You pay less if you stay in-network. Going out-of-network costs more and you might get extra bills.
- **RBP Plan:** You can use any doctor who accepts RBP payments. RBP sets a maximum amount to pay based on a standard rate. If the doctor agrees, you won't get extra bills. If you receive an additional bill after the services have been paid, contact your Pathways support team immediately.



In short, PPO has a network with discounts. RBP sets fair prices and lets you use any doctor who accepts it. If you need additional help, **call Pathways Concierge** at the phone number on the back of your benefits ID card or email pathwaysconcierge@urmedwatch.com.

Do You Know?

What is an Open Access/RBP Plan?

An Open Access plan lets you see any doctor or specialist you want. Unlike other plans, it doesn't limit you to certain doctors or hospitals. However, you might have to pay more if the doctor charges more than what your plan covers. This plan gives you more freedom while helping control costs.

Can Pathways Help Me Understand How an Open Access/RBP Plan Works?

Yes, Pathways Concierge can help you understand how an Open Access plan works. They have representatives who know your plan and can explain the details to you.

Can Pathways Help Me Find Out if a Provider Will Accept My Plan?

Yes, Pathways Concierge can help you check if a provider will accept your plan. They know your plan details and can find doctors who accept it, check if they are taking new patients, and help with appointments. Call them before your visit to avoid extra charges or issues.



Pathways Concierge is here to support you with all your benefit questions and help you get the most out of your benefit plan — whether you need assistance understanding your coverage or finding a physician who accepts your plan, just give Pathways a call.

What Happens if a Provider Asks Me to Self-Pay?

Before making any payment to the provider, please call Pathways — even if you are at the doctor's office. They will talk to the provider about your plan and check if they accept it. If not, your Concierge will help you find a provider who does.

Why Did I Receive a Bill from My Provider When I Thought My Responsibility for Payment Was Already Covered?

You might get a bill if the provider doesn't know if your copay, deductible, or out-of-pocket maximum are met. They might also bill you for the part your plan didn't cover, called balance billing.

If You Get a Balance Bill:

- *Contact Pathways Concierge first. They can confirm if the amount owed is your responsibility or if it is truly a balance bill.*
- *If it is a balance bill, the negotiation team will communicate with the provider and advise as to how the plan pays, working to eliminate the balance billing.*
- *The negotiations team will keep you informed of the progress and any additional steps you may need to take.*