

FAIROS

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HEALTH

RBP Overview & Benefits Guide

What is Reference-Based Pricing (RBP)



- RBP is a **cost-containment** pricing model for healthcare services.
- RBP **controls cost** and promotes transparency in healthcare pricing.
- RBP sets a **max limit** on what the plan will pay for certain treatments or procedures.
- Providers are paid a fair percentage above a reference price, often based on **Medicare** rates.
- RBP plans offer an **open network** of providers to choose from.

The Problem: Rising Healthcare Costs

- Employers aim to balance **high-quality care** and financial sustainability for employees.
- Employers could face health **cost increases of 9-10%** annually through 2026 because of inflationary pressure passed through from medical providers.
- Traditional cost-containment approaches like High Deductible Health Plans (HDHPs) often lead to people foregoing care, increased costs, and pure **cost shifting to employees.**

9-10%

Annual Increase of Health Costs for employers through 2026.

75%

Lower-income populations could spend 75% of discretionary income on medical costs due to unmanaged cost increases.

The Problem: Rising Healthcare Costs

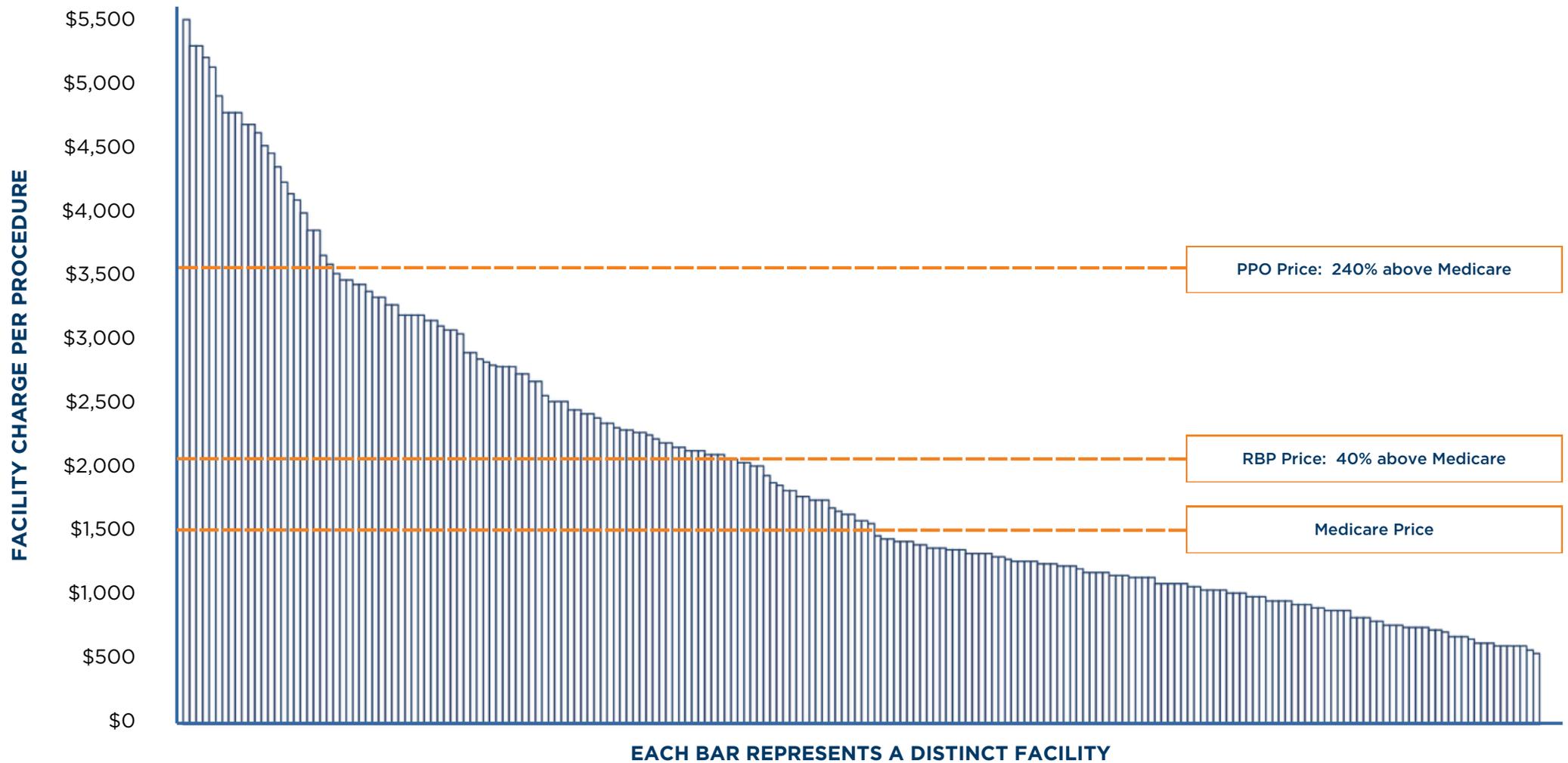
- Hospitals have **no regulations** on what they can charge for services.
- Healthcare costs **vary greatly** with no link to the quality of care. See example 
- Despite a 50% PPO network discount, employers may still pay up to **300%** more than Medicare rates.
- PPO discounts are **misleading**.

Procedure: Spinal Fusion Surgery

City: Chicago, IL



The Problem: Rising Healthcare Costs



PPO costs are expected to grow 8-10% per-year

RBP is only expected to grow with Medicare inflation (1-2% per year)

The Solution: Reference Based Pricing

RBP saves **20-30%**
compared to PPO

Service Type: C-Section Delivery

Billed Charges = **\$27,534.28**

PPO Discount Pays = \$16,755.39

Medicare Pays = \$6,702.00

RBP Pays = **\$10,053.00**

- RBP ensures **fair payments** to providers.
- RBP reimburses around **50%** above Medicare rates.
- RBP is an **open network**.
- Employees can access hospitals & doctors of their **choice**.

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A short guide to your benefits plan

Your Member Journey:

A short guide to help you navigate your benefits plan

09092024

How to Access Medical Care:

- Your health plan is an open network.
- This means every doctor / provider is eligible to deliver services to you and your dependents.
- If the front desk staff has any questions about your insurance that you cannot answer, advise them to call Personify at 800-843-3831.

How to Pay Your Medical Bill

- Compare the price of your medical bill to your Explanation of Benefits (EOB) before making any payment.
- You will receive your EOB in the mail.
- If the price of your medical bill matches your patient's responsibility on the EOB, you can pay the bill.
- If the price of your medical bill does not match your patient's responsibility on the EOB, this is a balance bill.

If You Receive a Balance Bill, Follow These Steps

- Call Personify at 800-843-3831 to confirm you have a balance bill.
- Personify will confirm & then transfer you to your personal member advocate at FairoS.
- You will know your FairoS Advocate's name and have direct access to them via phone & email.
- Your Advocate will set you up on the FairoS portal so you can track the status of your balance bill.
- Expect frequent updates from your FairoS Advocate at a minimum of every 15 calendar days until it's resolved.

For more information about your benefit plan contact Personify at 800-843-3831.

What to expect from FairoS

- Personal member advocate dedicated to you
- Access to a portal giving you real-time updates 24/7
- No member homework / balance bill packets
- Balance bills are settled within a week to a few months
- Timely updates from your personal member advocate

Example EOB

Personify Health
17475 Jovanna Drive, Suite 1D
Homewood IL 60430-1082

Explanation of Benefits
RETAIN THIS FOR TAX PURPOSES
THIS IS NOT A BILL

Customer Service
Contact Personify at 800-843-3831 if you have any questions.

Forwarding Service Requested
John Doe
5175 Sample Drive
Dallas, TX 75001

Enrollee: John Doe
Patient: John Doe
Member ID:
Group:
Group#:
Location:
Location Name
Dep Code:
Date: 1/18/20

Patient #: 00001041891
Provider: Memorial Health

Claim #: 987654321-01
Patient: John Doe

Dates of Service	Service Code	Total Charge	Ineligible Amount	Reason Code	Discount Amount	Eligible Expense	Deductible Amount	Co-Pay Amount	Balance Amount	Paid At	Payment Amount
12/18/2019	54	\$120.00	\$0.00	Q7	\$120.00	\$0.00	\$0.00	\$0.00	\$0.00	100%	\$0.00
12/18/2019	34	\$200	\$0.00	Q7	\$40.34	\$159.66	\$159.66	\$0.00	\$0.00	100%	\$0.00
12/18/2019	49	\$7.00	\$0.00	Q7	\$2.85	\$4.15	\$4.15	\$0.00	\$0.00	100%	\$0.00
Column Totals		\$327.00	\$0.00		\$163.19	\$163.81	\$163.81	\$0.00	\$0.00		\$0.00
Patient's Responsibility:						\$163.81					
								Primary Care/Allowed Amount			\$0.00
								Other Credits or Adjustments			\$0.00
								Total Net Payment			\$0.00

What do I tell the provider if they do not recognize my insurance or Member ID card?

- Fairos is an open network that allows you to access the provider of your choice.
- They can call Personify for any questions regarding your Fairos benefit plan.
- Personify's number is on the back of your Member ID Card.

What if my doctor or hospital has questions about my insurance plan?

- Your doctor or hospital should call Personify.
- Personify will handle any questions regarding your Fairos benefit plan.

What happens if the provider requests payment at time of service?

- Confirm with the provider that they called Personify to verify benefits.
- Any applicable co-pays will need to be paid at time of service.

What happens if the provider won't accept my insurance?

- Call Personify at 800-843-3831 for further assistance.

How do I find a provider that will accept my insurance?

- Fairos is an open network, meaning you can go to your provider of choice.
- If you're having difficulty finding a provider to accept your insurance, you can call Personify at 800-843-3831.
- Personify will assist in finding an alternative provider that can provide the medical services you need.

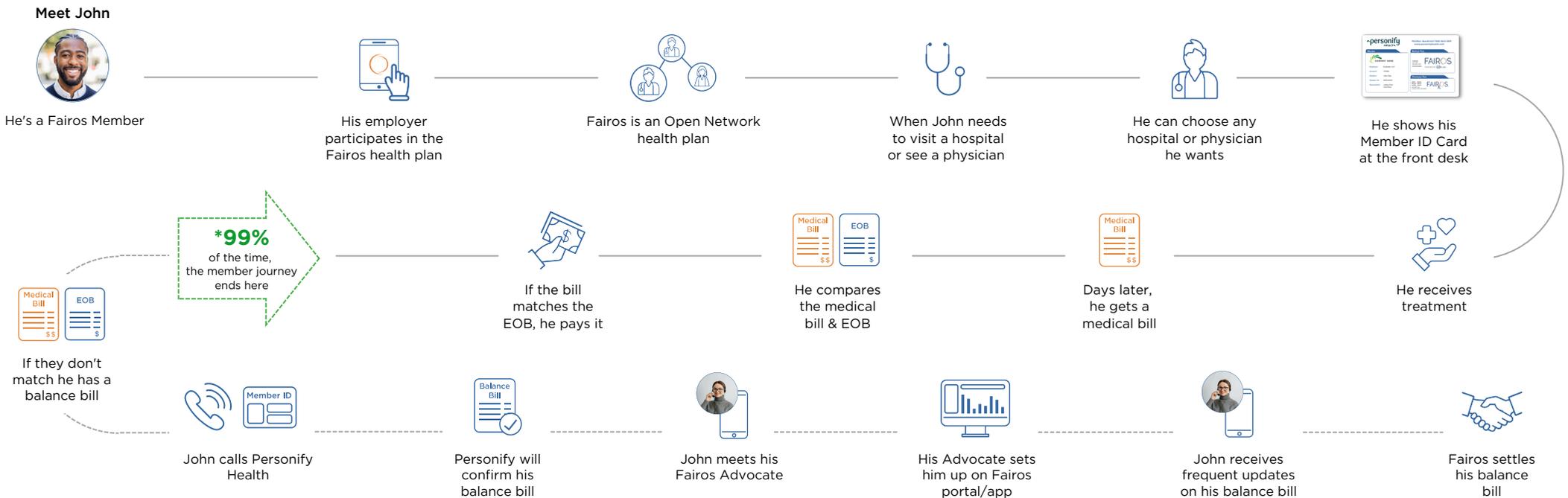
Example Member ID Card



Your Member Journey:

09092024

Open Network: Access To All Providers



How to Read Your EOB and Medical Bill.



Personify Health
17475 Jovanna Drive, Suite 1D
Homewood IL 60430-1082

Forwarding Service Requested

John Doe
5175 Sample Drive
Dallas, TX 75001

Explanation of Benefits

RETAIN THIS FOR TAX PURPOSES
THIS IS NOT A BILL

Customer Service

Contact Personify at 800-843-3831 if you have any questions.

Enrollee: John Doe
Patient: John Doe
Member ID:
Group:
Group#:
Location:
Location Name
Dep Code:
Date: 1/18/20

Patient #: 00001041891
Provider: Memorial Health

Claim #: 987654321-01
Patient: John Doe

Dates of Service	Service Code	Total Charge	Ineligible Amount	Reason Code	Discount Amount	Eligible Expense	Deductible Amount	Co-Pay Amount	Balance Amount	Paid At	Payment Amount
12/18/2019	54	\$120.00	\$0.00	Q7	\$120.00	\$0.00	\$0.00	\$0.00	\$0.00	100%	\$0.00
12/18/2019	34	\$200	\$0.00	Q7	\$40.34	\$159.66	\$159.66	\$0.00	\$0.00	100%	\$0.00
12/18/2019	49	\$7.00	\$0.00	Q7	\$2.85	\$4.15	\$4.15	\$0.00	\$0.00	100%	\$0.00
Column Totals		\$327.00	\$0.00		\$163.19	\$163.81	\$163.81	\$0.00	\$0.00		\$0.00
Patient's Responsibility:											\$163.81
Primary Carriers Allowed Amount											\$0.00
Other Credits or Adjustments											\$0.00
Total Net Payment											\$0.00



For questions, call 1-888-716-0567

John Doe
5175 Sample Drive
Dallas, TX 75001

Medical Bill Hospital Statement

Please Make Checks Payable To:

Memorial Health
1854 Sample Drive
Dallas, TX 75001

Service Date	Patient Info	Description	Charges	Balance Due
12/18/2019	John Doe	EMG - Extremity	\$298.70	
12/18/2019		EMG - Sensory	\$597.40	
12/18/2019		EMG - Motor	\$746.75	\$1,642.85

Pay Online:
www.memorialhealth.com

Balance Due: \$1,642.85

DUE DATE.....1/22/2020

The EOB says
John owes
\$163.81

The medical bill
says John owes
\$1,642.85

John's **patient responsibility** on the EOB does not match the **balance due** on his medical bill, which means he has received a **balance bill**.

So, what does John do? He simply pays the provider **\$163.81** and calls Personify Health immediately for next steps.