



# NEXT GENERATION REFERENCE BASED PRICING



Reference Based Pricing (RBP) allows payers to better control rising healthcare costs by setting maximum reimbursement amounts for a given service using a pre-defined – or ‘reference’ – price. This helps plan sponsors manage costs by capping what the plan will cover for certain medical procedures or for entire blocks of claims.

Zelis RBP is a complete savings strategy consisting of a choice of network configurations, pricing, member advocacy, and optional tools and services.

## ZELIS RBP NETWORK CONFIGURATIONS TO FIT PLAN GOALS

Zelis knows that RBP is not a one-size fits all solution. Zelis RBP offerings support the payer ability to sell and administer any iteration of Reference Based Pricing for all employer groups. For some plans, using RBP for only out-of-network claims carries the least risk of balance billing and is the preferred configuration. Other plans may prefer alternatives to traditional provider networks – such as hybrid or limited networks – or eliminating a network altogether and replacing it with a Reference Based Pricing strategy.



- NETWORK CONFIGURATIONS
- PRICING OPTIONS
- MEMBER ADVOCACY
- OPTIONAL TOOLS & SERVICES

*Zelis supports all configurations with the flexibility to expand RBP coverage as desired. We tailor and recommend the best RBP solution to fit plan language and to meet plan goals for balancing risk with savings.*

### Out-of-Network Options



### PPO Configurations



# Zelis RBP Network Configurations to Fit Plan Goals

## ☑ Reference Based Pricing for Out of Network (OON) Savings

**Pricing:** Zelis recommends using our market-based fee schedule Established Reimbursement Schedule (ERS.) ERS uses commercial and government cost fee data to calculate market-based reimbursement levels specific to codes, markets and facilities. Zelis couples its fee schedule with a comprehensive client and member support program, yielding a low appeal rate with high retained savings.

### Out-of-Network Savings Options:

- **Full Out-of-Network** - Repricing all OON claims with Zelis ERS produces savings for the plan and the member. This approach is often favored by plans focused on maximizing savings and less concerned about member or provider noise.
- **Out-of-Network Whitespace** - Clients just starting out with ERS may wish to use the solution only on whitespace OON claims. This program is a good choice for member-centric plans seeking savings beyond typical UCR discounts but still concerned about member noise.
- **Egregious Claims** - Zelis disrupts the typical single-pass savings channel that stops at the first discount found by excluding low quality discounts on egregious claims and repricing them with high quality, market-based reimbursements using ERS.
- **Compliance Pricing** - This program is an excellent option for plans concerned about surprise balance billing resulting from PARE (Pathology, Anesthesiology, Radiology, Emergency) services. We leverage our in-house legislative experts to help Health Plans yield savings while reducing the risk of surprise bills.

*The risk of using non-secured savings as an OON solution is that members could be exposed to high balance bill charges. For this reason, it's important to use an RBP solution with a member advocacy program option like the program provided by Zelis.*

## ☑ Reference Based Pricing for PPO Replacement

**Pricing:** Zelis recommends using our proprietary Medicare Pricing Solution (MPS) for PPO replacement programs. Using multiple recognized fee structures, payment systems, and claims data, Zelis offers Medicare pricing solutions tailored for any size group. Our MPS technology ensures transparent, consistent, and accurate claim review, validation, and pricing, with all appropriate CMS rules and guidelines applied.

### PPO Configurations:

- **Physician Only PPO** - Zelis provides access to physician-only networks, and this option uses a network for physician claims only while hospital and facility claims are paid at a reference price. This is a good option for plans who wish to address their highest claim volume with contracted PPO discounts and use MPS for all other claims.
- **Out-of-Network Maximum Allowable** - This aggressive UCR replacement strategy uses MPS for out-of-network (OON) claims instead of using traditional UCR fee schedules. This option is typically used by plans seeking to steer members to in-network providers.
- **Custom Contracted PPO** - Zelis will build networks based on direct contracts at fixed rates based on Medicare pricing. Zelis will load and manage the network, tailored to group-specific requirements for provider access.
- **Full PPO Replacement** - This is the most comprehensive RBP option, offering the most potential plan savings but also exposing the plan to the greatest risk of balance billing. This plan would utilize reference pricing on all claims and not limit provider access.

*PPO replacement and limited PPO plans carry the most risk of member noise due to the increased possibility of balance billing. With these options it's important to have an RBP solution like Zelis' with a member advocacy program and claim settlement services.*

# Comprehensive Support Services for Sustainable RBP

Clients may choose to expand their RBP implementation beyond the core components with a range of innovative options designed to advocate for members, improve transparency, manage risk and drive savings with the most advanced and complete RBP solution on the market.

## 📄 Member Support

- **Virtual RBP Network:** Zelis' Virtual RBP Network allows members to select from a comprehensive listing of RBP-friendly facilities and providers. Built using Zelis' experience with providers accepting reference pricing.
- **Member Advocacy:** Zelis works on behalf of the member to reduce the risk of unfair balance billing with a choice of either proactive member outreach or proactive provider outreach.
- **Member Inquiry Portal and Balance Billing Support:** Members or Payers may use the portal to create an inquiry and upload a balance bill. A Zelis Claim Settlement Specialist will reach out to the provider to resolve the claim.
- **Claim Settlement:** Zelis' dedicated post-payment support team addresses balance billing on behalf of the member.

## 📄 Payer Support

- **Pre-Pricer:** Payers see a pre-service pricing estimate based on Rev and CPT codes at the point of utilization management. This helps improve provider transparency to the plan's maximum reimbursement level.
- **Claims Editing:** Zelis is unique in offering claims editing as part of our RBP Solution, maximizing pre-payment savings by accurately identifying billing and coding errors.
- **Clinical Bill Review & Audit:** High dollar, clinical audits are designed to ensure that claims are billed correctly within the terms of the plan, coverage and industry guidelines.
- **Custom Contracting:** Zelis will directly contract with key providers to create a uniquely targeted network for the plan, facilitating relationships between employers and providers in a community.
- **State Compliance:** Zelis in-house legislative experts continuously track legislation related to surprise balance billing, RBP, and OON claims processing to provide regulatory support.

## Zelis Reference Based Pricing

**Competitive savings. Fewer appeals. Minimized balance billing.  
All integrated with your current systems for minimal process disruption.**



[zelis.com](https://www.zelis.com)

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