



# Reference Based Pricing (RBP)

A Strategy to Help You Lower Health Care Costs and Encourage Your Employees to Be More Proactive

If you choose to include RBP as a feature of your health plan, it will set benefit maximums — called “reference prices” — for specific procedures, such as MRIs and CT scans. Your employees may be responsible for additional expenses over the reference price.

## RBP may help you try to save money:

- You will select a reference price up front for specific procedures.
- You can educate your employees on Reference Based Pricing — to help them be more informed about their health care choices.
- Your employees may be responsible for paying the cost of medical services that exceed the reference price.\*

## RBP can also encourage your employees to make more informed health care choices:

- We provide your employees with tools they can use to get the most out of their benefits, including Blue Access for Members<sup>SM</sup> and Provider Finder<sup>®</sup>.
- Customer Service Advocates are available to answer many of your employees’ questions.
- Online tools can help your employees compare the cost of the same procedure performed in the same area by different providers.
- When your employees choose independently contracted in-network providers who charge less than the RBP, they may save on out-of-pocket costs.\*

Help your employees make more informed health care decisions. Call your Blue Cross and Blue Shield of Illinois Account Representative for more information.

This is only a brief summary of some of the plan benefits. For more information, please refer to the certificate of coverage for details regarding benefits, limitations and exclusions.



The same medical procedures performed in the same area can have very different costs. Be proactive.

\* Out-of-pocket costs are subject to the terms of the member’s certificate of coverage, including benefits, limitations, exclusions, coinsurance, copayments and deductibles.