



Empower Your Employees

to Help Lower Health Care Costs with Reference Based Pricing



If you choose to include Reference Based Pricing (RBP) as a feature of your health plan, you set benefit premiums — 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 can also encourage your employees to make more informed health care choices:

- Your employees can sign up to get email or text alerts about their benefits. Just send them to Blue Access for MembersSM (BAMSM). Once they've updated their account, they can get alerts about medical costs that may help them make more informed decisions about their health care.
- 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.*

RBP may help you save money:

- Select a reference price up front for specific procedures.
- Educate your employees about Reference Based Pricing — to help them be more informed about their health care options and costs.
- Your employees may be responsible for paying the cost of medical services that exceed your reference price.*

Help your employees make more informed health care decisions. Call your Blue Cross and Blue Shield of Texas 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.

* Out-of-pocket costs are subject to the terms of the member's certificate of coverage, including benefits, limitations, exclusions, coinsurance, copayments and deductibles. Blue Cross and Blue Shield of Texas, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association