

# Take Advantage of Reference Based Pricing Savings!

**SHEPLER & FEAR**

GENERAL AGENCY

A Division of  **Dickerson Insurance Services**  
AN ALERA GROUP COMPANY

At Shepler & Fear/Dickerson Insurance Services, we are seeing Reference Based Pricing (RBP) plans generate as much as a 30% price reduction over some traditional PPO plans in several areas of the State.

When presented with this option, employers get very excited and wanted more details. Our new state-of-the-art quoting system provides full cost and benefit details.

Some employers are concerned about the acceptance of RBP by local health care providers. The solution is to ***ease into RBP rather than fully replace a PPO.***

One of our key partners – Starmark/Trustmark – features a multi-choice program in which up to four (4) plans can be offered side by side – a mix of both RBP and PPO. If you’ve sold exchange products that use a “defined contribution” method, then that same concept applies here (the employer funds a core plan and employees can upgrade at their own cost).

## Here is an example of our RBP/PPO multi-plan package

(that can be modified on a case by case basis):

Plan Option:	Bronze With RBP	Silver With RBP	Silver With PPO	Gold With PPO
Deductible (per person, x2 family limit):	\$4,500	\$2,500	\$2,500 Network; \$5,000 Non-Network	\$750 Network; \$1,500 Non-Network
Coinsurance:	50%	70%	70% Network; 50% Non-Network	80% Network; 50% Non-Network
In-Patient Hospital deductible per visit:	\$1,500	\$1,000	\$1,000	\$500
Rx Copayments:	Gen: \$20; Form: \$45; Brand: \$75; Spec: \$500	Gen: \$15; Form: \$35; Brand: \$50; Spec: \$250	Gen: \$15; Form: \$35; Brand: \$50; Spec: \$250	Gen: \$10; Form: \$30; Brand: \$50; Spec: \$150
Maximum Out of Pocket Limit (per person, x2 family limit):	\$7,000	\$6,000	\$6,000 Network; \$7,000 Non-Network	\$4,000 Network; \$7,000 Non-Network
Approximate Price Ratio:	1.00	1.15	1.30	1.45

On top of this the Starmark/Trustmark program has two other very important features: Their high deductible plans can be wrapped with an HRA (health reimbursement arrangement), and; Their plans will go alongside of a local HMO plan.

To obtain a quote for coverage, contact the alternative funding department of Shepler & Fear/Dickerson Insurance Services at 1-877-361-7342 or email us at [insurance@sheplerfear.com](mailto:insurance@sheplerfear.com).