

REFERENCE BASED PRICING

Reference Based Pricing (RBP) refers to the allowable fees for covered services. In regards to a non-network provider, RBP is a fee level assigned based on a percentage or multiple of the allowed amount Medicare would pay for a covered service. As with the application of UCR, RBP is applied to non-network providers and facilities who are not obligated to accept this amount as payment, which may result in balance billing to the member. If there is no corresponding Medicare rate for the covered service, AultCare determines an appropriate fee for that covered service.

OVERVIEW OF REFERENCE BASED PRICING

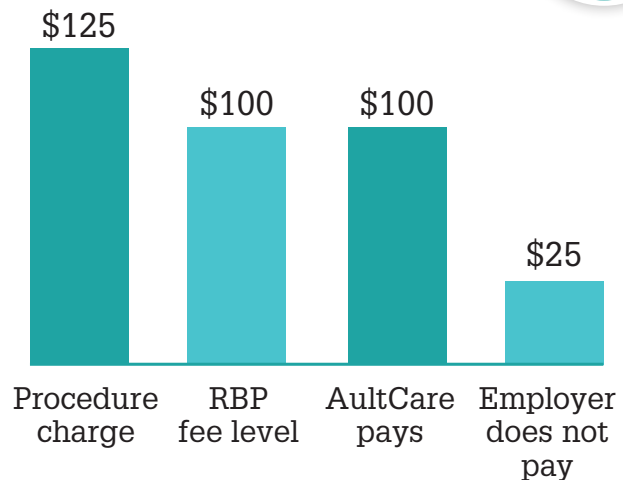


- » RBP methodology is based on the fair market value of services rendered, optimizing every healthcare dollar spent.
- » RBP offers self-funded employers a benefit structure based on fair, consistent, and equitable economical reimbursement levels designed to be fair and reasonable to providers. This is based on various pricing data sets, specifically Medicare, that are comparable with in-network reimbursement.
- » Self-funded employers cannot control facility charges, but they can control fair reimbursement and reasonable payments for services.

EXAMPLE OF REFERENCE BASED PRICING



- » Procedure charge at a non-network provider: \$125.
- » RBP fee level assigned for the procedure: \$100.
- » AultCare pays the RBP amount (\$100) minus the member's cost share, if any.
- » Employer is not responsible for any amount that exceeds the RBP (\$25). The member, however, may be balance billed by a non-network provider.



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