

# ProVision Health

A primer on standard PPO Plans and Reference Based Price plans and, a comparison of both to ProVision Health.

## Standard PPO Health Plan

### Overview:

A standard PPO plan provides members with access to a network of preferred providers who have agreed to negotiated rates with the insurance carrier. Members can also seek care outside the network, though at a higher cost.

### Advantages:

- **Wide Network Access:** Comprehensive access to in-network providers, including specialists and hospitals, with established negotiated rates.
- **Familiarity and Convenience:** PPOs are widely understood and accepted, making them appealing for employers and employees alike.
- **Ease of Use:** Patients generally face fewer complications regarding billing and balance billing when staying within the network.

### Disadvantages:

- **Higher Costs:** PPO plans are often more expensive for employers due to higher premiums and administrative fees.
- **Limited Cost Containment:** Despite negotiated rates, these plans do not aggressively target waste, fraud, or inefficiencies.
- **Potential for Overutilization:** Easy access to specialists can lead to unnecessary procedures, further increasing costs



## Reference-Based Pricing (RBP) Health Plan

### Overview:

RBP plans reimburse providers based on a fixed percentage of Medicare rates rather than using negotiated rates with a PPO network. For example, they might pay providers 120- 200% of Medicare.

### Advantages:

- **Lower Costs:** RBP plans typically save employers 20-40% compared to traditional PPO plans, driven by lower reimbursement rates.
- **Transparency:** The fixed pricing model offers employers greater clarity on what they are paying for services.

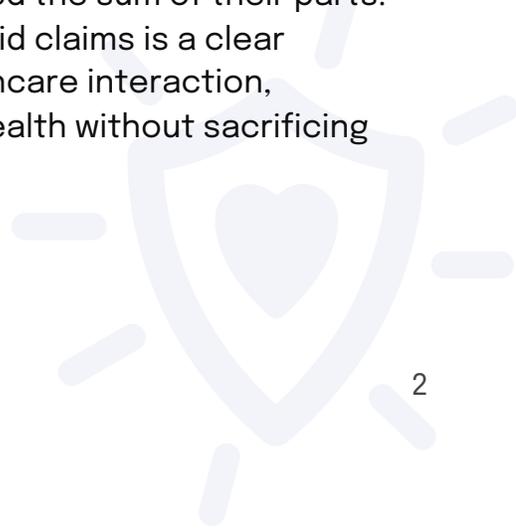
### Disadvantages:

- **Balance Billing Issues:** Providers not willing to accept RBP rates may bill patients for the difference between their charge and the RBP payment. This creates financial stress and dissatisfaction for employees.
- **Limited Provider Access:** RBP plans do not offer broad network access of PPOs, potentially leading to confusion or difficulty finding participating providers. Administrative Challenges: RBP plans often require significant employer and employee education, as well as negotiation support to handle disputes over balance bills.

## A Testament to Innovation, Not a Critique

It's important to emphasize that these savings are not a reflection on Anthem Blue Cross's network or its processes. Instead, they are a testament to the additional layers of innovation that ProVision brings to the table. Our proprietary claims adjudication algorithms, coupled with the advanced analytical software managed by Leading Edge Administrators, allow us to maximize the efficiency and cost-effectiveness of every healthcare dollar spent.

By leveraging these tools, ProVision can deliver results that exceed the sum of their parts. The difference between the network allowed amounts and our paid claims is a clear indication of how our program enhances the value of every healthcare interaction, ultimately empowering businesses to achieve greater financial health without sacrificing the quality of care.



# The Intra-Portfolio Risk-Sharing Agreement

## Why ProVision Health is Superior

**The Best of Both Worlds:** ProVision Health combines the network reliability of a traditional PPO with cost savings that surpass even RBP plans. This hybrid model delivers:

- **Substantial Savings:** ProVision Health, on average, reduces total healthcare costs by 25–30%. This is achieved by outperforming even the best PPOs by as much as 50% on the adjudication of identical claims. RBP plans aim to save 25% of PPO allowed amounts on claims, always fall short plus come with the significant and disruptive problem of exposing their employees to balance bills.
- **Nationwide PPO Access:** Leveraging Anthem’s extensive network, members enjoy comprehensive access to high-quality providers across the U.S., eliminating the provider limitations seen in RBP models.
- **No Balance Billing:** ProVision ensures facilities are properly reimbursed, avoiding the financial disputes and dissatisfaction common in RBP plans.
- **Innovative Cost Containment:** Advanced analytics, AI-driven claims adjudication, and cost-containment strategies identify and eliminate waste, fraud, and errors without compromising care quality.
- **Enhanced Member Experience:** A concierge-level service model simplifies navigation and boosts satisfaction, addressing a common pain point in both standard PPO and RBP plans.

## Conclusion: Why ProVision Health is the Ideal Solution

ProVision Health transcends the limitations of both standard PPO and RBP plans. It achieves cost savings greater than RBP while maintaining the nationwide network access and member satisfaction associated with PPOs. By mitigating balance billing issues, reducing waste, and prioritizing transparency, ProVision offers a uniquely advantageous solution for employers and employees alike. It is the clear choice for organizations seeking a modern, cost-effective, and employee-friendly healthcare solution.

