

Advantages of Reference-Based Pricing with Starmark[®]



Designed specifically to address rising healthcare costs for small to mid-size employers, Starmark Healthy ChoicesSM is an innovative self-funded health benefit plan design that helps control plan costs while enabling employers to offer more freedom of provider choice¹. Healthy Choices uses reference-based pricing², a strategy that has been leveraged by large employers, to determine reimbursement rates to providers based on a multiple of Medicare.

Advantages of reference-based pricing are many and include:

Maximum cost-savings – Reference-based pricing uses fixed pricing across providers for healthcare services based on a multiple of Medicare, preventing provider pricing variances for the same services that can be as much as 500%³, with no difference in quality.

True Provider Choice – Plan participants are eligible to receive care from any provider within the United States*. There are no network restrictions.

Increased Transparency – Through the use of Healthcare Bluebook, an online transparency tool, plan participants receive a truer picture of provider cost and quality.

Claim Advocacy – Starmark has enlisted the services of ClearHealth Strategies⁴, a market leader in Medicare-based pricing, for any necessary negotiation on claim amounts above the reasonable fee, striving to retain savings on behalf of the plan.

Unique Approach for Small to Mid-Size Groups – Featuring all of the advantages of self-funded health plan designs, reference-based pricing also mitigates cost and encourages consumer knowledge of and participation in healthcare choices.

¹Except in the instance of organ transplants, where benefits are available when performed at a designated transplant facility, and specialty drugs, where benefits are available when provided by the designated specialty pharmacy as outlined in the plan document. ²Refer to the plan document for more details. ³Healthcare Bluebook 2015 ShopSmart Services Portfolio ⁴ClearHealth Strategies is not affiliated with Starmark or Trustmark[®] Life Insurance Company

For more information about Starmark's Healthy Choices self-funded health plan design, visit www.starmarkinc.com or contact your broker!

Plan design availability and/or coverage may vary by state.

Self-funded plans are administered by Starmark, and stop-loss insurance coverage is provided by Trustmark Life Insurance Company.



Starmark[®] administers self-funded health benefit plans, offering extensive plan design choices, exceptional personal service and nationwide provider access.

Starmark – The leader in self-funding for small groups.

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