



HOW YOUR REFERENCE-BASED PRICING (RBP) PLAN WORKS



Reference-Based Pricing (RBP) is a smarter way to manage healthcare. RBP plans lower costs for you and your employer by paying doctors and hospitals based on the Medicare Fee Schedule amount, plus an added percentage on top of that payment rate.

Because this pricing model is based on Medicare, most doctors and hospitals are already familiar with how it works. With a clear understanding of your benefits, you can seek care confidently — supporting a healthier you.

SBMA has partnered with Zelis, an industry leader in healthcare financial solutions, as a patient advocate. Zelis helps members understand their health plan and serving as a liaison between members and providers.

 sbmabenefits.com

 updates@sbmamec.com



Identify Your Provider

Choose any doctor or hospital you want. All providers are covered under your plan up to the allowable reimbursement amount for RBP services.



Schedule Your Visit

Make an appointment and share your plan information with the facility. The provider can verify your benefits by calling the phone number on your ID card.



Need Support?

SBMA's Customer Service team will connect you with a Zelis Member Advocate to answer questions about your RBP plan.



Provider Education

If your provider has questions, Zelis Member Advocates can speak with them directly to explain how your plan reimburses or pays, them.



Billing

You are responsible for paying copays/coinsurance to the provider, and any remaining deductible where applicable. Most providers accept the plan's allowable amount in full. If you receive a balance bill, contact the SBMA Customer Service team at the phone number on your ID card. You will be assigned a dedicated Member Advocate who will work with the provider to lower or eliminate the balance bill amount.