

# How Starmark® Makes Reference-Based Pricing Work for Members



When your small to mid-size clients choose a [Starmark Healthy Choices<sup>SM</sup> self-funded reference-based pricing plan design](#), their employees enjoy freedom of provider choice with no PPO network.<sup>1</sup> Employees won't pay more than the reasonable fee for covered services,<sup>2</sup> and they can use Healthcare Bluebook<sup>TM3</sup>, a cost and quality transparency tool, to avoid overpaying for healthcare.

And, what's great about a Starmark reference-based pricing plan design is employees can access the tools and resources they need to become better consumers, such as:

- Ongoing healthcare savings communications
- Informational materials regarding their plan via My Starmark
- A wallet card with instructions in case the provider has questions
- A convenient online form for submitting a bill over the reasonable fee

Watch this [video](#) on reference-based pricing or contact your Starmark® distribution partner to learn more today. Visit [www.starmarkinc.com](http://www.starmarkinc.com) for more information.

<sup>1</sup>Except 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. <sup>2</sup>For most healthcare services, your self-funded plan uses Medicare reimbursement rates and then increases the amount by a fixed percentage to establish a Reasonable Fee for covered services. (Percentages may vary by state and are outlined in the plan document.) Members are still responsible for satisfying the copays, deductibles, coinsurance and out-of-pocket limits in accordance with the employer-sponsored health benefit plan. <sup>3</sup>Healthcare Bluebook is not an affiliate of Starmark or Trustmark® Life Insurance Company. Healthcare Bluebook is not available to Washington groups.