



RBP Shield



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RE EXCESS REINSURANCE

Challenges with Existing RBP Programs

Reference-based pricing (RBP) is an alternative to a traditional PPO model for employer-sponsored, self-funded health plans. This cost containment strategy significantly reduces a plan's claims costs by paying medical providers a percentage of an established benchmark (such as 150% of Medicare) instead of the higher amount typically allowed by a PPO. In turn, the cost of the stop loss insurance that protects the plan is also reduced.

Although the savings of an RBP model can be significant, often exceeding 20% of the entire plan's claims costs, some employers are hesitant to implement an RBP strategy. These employers worry the plan and its participants could be vulnerable to balance bills from providers who refuse to accept the payment established by RBP. Current RBP programs fail to address this vulnerability in two ways:



RBP savings often exceed 20% of the entire plan's claims costs.

1. LEGAL DEFENSE

When a plan participant receives a balance bill, employers need a robust advocacy and legal defense program that protects both the plan participant and the plan. Unfortunately, the advocacy and legal defense strategies utilized by most RBP programs are expensive and poorly executed.

2. STOP LOSS PROTECTION

There is generally no stop loss coverage to protect the plan and its participants against balance bills should a provider ultimately prevail in a dispute.

RBP Shield – Excess Re's Exclusive RBP Solution

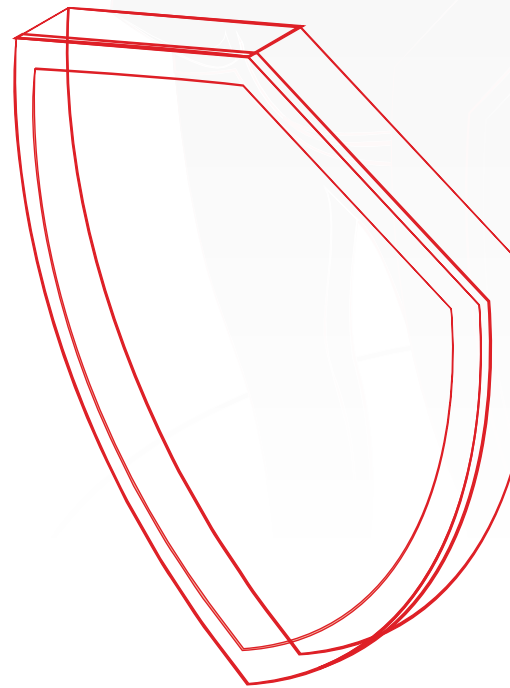
In order to address these concerns, Excess Re has developed a revolutionary stop loss product called RBP Shield. Stop loss policies issued with RBP Shield include two unique features that can't be found in any other stop loss offering in the industry.

1. LEGAL DEFENSE

RBP Shield covers the cost of legal defense for both the plan participants and the plan. The fees for these services are paid by Excess Re and provided by a highly regarded law firm that specializes in this field of law. There are no additional PEPM or percentage of savings fees for these services.

2. STOP LOSS PROTECTION

RBP Shield provides extended coverage for eligible claims that are adjudicated during the policy period. If an eligible claim is disputed by a provider and there is ultimately a qualified settlement or judgment against the plan or the member, that additional payment can be filed under the original stop loss policy even if this resolution occurs after the end of the policy period.



FAQ's

What is RBP Shield?

RBP Shield is Excess Re's exclusive stop loss solution for self-funded RBP plans.

RBP Shield provides additional stop loss coverage and legal defense protection.

Must RBP Shield be purchased in conjunction with Excess Re's stop loss?

Yes. RBP Shield is unique to Excess Re and is only available in conjunction with policies underwritten by Excess Re.

What are the components of RBP Shield?

1. Extended stop loss coverage for judgements and qualified settlements, even after the end of the policy period.¹
2. Legal defense for the plan participants.²
3. Legal defense for the self-funded health plan.³
4. Assistance with RBP plan document wording.⁴
5. Additional documents and support that help establish best RBP procedures.⁵

Who is eligible for RBP Shield?

Excess Re offers RBP Shield to self-funded RBP plans administered by select TPAs. In order to qualify, both the TPAs and the plans must meet certain requirements established by Excess Re.

What does RBP Shield Cost?

All components and services provided by RBP Shield are included in the stop loss premium.

**Have questions
about RBP Shield?
Let's Talk.**

Find Out More

1. This document does not provide, extend, or modify coverage under any excess of loss policy issued or underwritten by Excess Reinsurance or its carriers.
2. Legal defense is provided by agreement by Koehler Fitzgerald, LLC. Excess Reinsurance is not a law firm and does not provide legal services or legal advice.
3. Legal defense is provided by Koehler Fitzgerald, LLC. Excess Reinsurance is not a law firm and does not provide legal services or legal advice.
4. Assistance with RBP plan document wording provided by Koehler Fitzgerald, LLC.
5. Excess Reinsurance and its carriers do not provide any administrative or consultative functions and are not fiduciaries to any health plan.

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