

# FAIR-PRICE HEALTHCARE

## MAKING BEST USE OF YOUR HEALTH PLAN

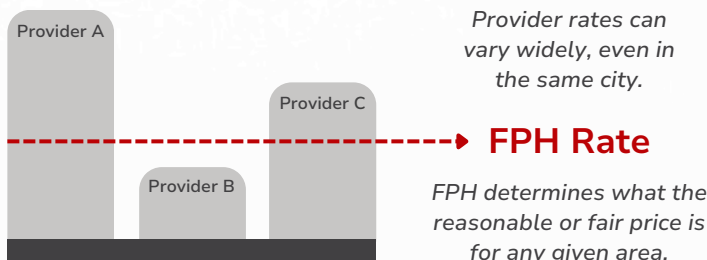
### WHAT IS FAIR-PRICED HEALTHCARE?

Your health plan uses fair-priced healthcare to determine what the most fair price is for a service in any given area by examining average prices, cash prices, or using other reference points, such as the Medicare rates.

Fair-price healthcare is a no-network, proactive pricing strategy that relies on a care coordination team to match members with providers that work best with their plan.

### WHY USE FAIR-PRICED HEALTHCARE?

Typically, prices can vary dramatically depending on the provider or facility—even in the same area. Your health plan uses a fair-priced healthcare approach to ensure your plan pays a reasonable rate rather than accepting unnecessarily inflated costs.



This healthcare pricing strategy improves transparency for both plan sponsors and members alike, allowing both groups to benefit from fair prices for healthcare services.

### LESS GUESSWORK

Fair-price healthcare relies on a care coordination team with detailed knowledge of how your health plan works, so you can receive the care you need without fear of unexpected bills.

Having a health plan that uses fair-price healthcare means less guesswork, less stress, and more flexibility.



#### Confirm Your Coverage

888-920-7526

[member@planstin.com](mailto:member@planstin.com)

If you are unsure what benefits you have, first contact a Benefit Advocate to confirm your coverage details.



#### Contact Care Coordination

435-281-2273

[primestinsupport@primestin.care](mailto:primestinsupport@primestin.care)

Before you make an appointment or visit your provider, call our Care Coordination team. They will help make sure your provider will work with your benefits.

They can also

- help you find fair-price providers, and
- make appointments.



#### Receive Care

Once your care coordinator confirms the details of your appointment, including costs, all that's left is to visit your provider and receive care. You will receive an explanation of benefits (EOB) in the mail.

## FAIR-PRICE HEALTHCARE RESOURCES

**Coverage Questions?**

Scan the code to email a Benefit Advocate. Or call 888-920-7526.

**Need a Care Coordinator?**

Scan the code to email a Care Coordinator. Or call 435-281-2273.

**Plan Documents**

Scan the code, click on “plan documents,” and type in the plan name on your ID card.

**Preventive Care**

Scan the code to access the full list of preventive services covered by your plan.

**No Surprises Act**

Scan the code to read more about healthcare consumer protections under the (NSA).

**Know Your Benefits**

Not every service will be covered by your plan. Be sure to check your coverage as needed. You can find your plan details by scanning to code for the Help Center below. You can also contact a Benefit Advocate to verify your coverage.

**Preventive Care**

Your Planstin-managed health plan includes coverage for preventive care as outlined by the Affordable Care Act.

If you receive preventive care covered by your plan, your health plan will take care of the bill. If, for any reason, you receive a bill for preventive care from your provider, contact a Benefit Advocate.

**Emergencies**

If your plan has “preventive” in the name, it does not have coverage for emergency care. However, if you have a Care+ plan, you do have coverage for emergency care.

Since you cannot predict when or where you will need emergency care, it is unlikely you will be able to contact a care coordinator before receiving care. As a result, you may be more likely to receive a balance bill for emergency care. However, the No Surprises Act offers you some protection against being balance billed for certain emergency services including transport and stabilizing care.

If you receive a balance bill for emergency care, first reach out to the provider. If they will not adjust the bill, reach out to Planstin at **888-920-7526** and our team can work with the provider to determine if the services fall under the NSA.

**Appeals**

If, after checking your plan details, you feel like you’ve received a bill in error, first contact our Benefit Advocate team. They will be able to help you understand your benefits and what course of action you can take. One of those steps may be filing an appeal. If that is the case, you can find information about appeals at [planstin.com/for-providers#appeals](https://planstin.com/for-providers#appeals).