



Reference-Based Pricing: Advancements in Member Experience

Learn about the services and technologies
Imagine360 brings to help members
navigate the healthcare system.



Experience remains a challenge across the U.S. healthcare system

Today's healthcare consumers face a fragmented, confusing, and often frustrating experience when trying to navigate the system. Issues not only impact satisfaction, but can lead to worse health outcomes.



Access

What people care about

Who is the best doctor for me and can I see them?



Out-of-Pocket Costs

How much is this going to cost and can I afford it?



Care Coordination

Am I getting the right support to manage my condition?

Current state of U.S. healthcare

Delays and Barriers to Access:

Individuals find scheduling appointments and finding in-network providers to be time-consuming and stressful.

Lack of Transparency:

Patients often do not know the cost of care and what is covered by insurance.

Billing Discrepancies:

Individuals are often surprised by bills asking them to pay more than they expected.

Complexity and Fragmentation:

Individuals are worried about navigating disparate systems, providers, and rules versus just a focus on personal health.

Based on a KFF study, "A majority of insured adults **(58%) say they have experienced a problem** using their health insurance in the past 12 months – such as **denied claims, provider network problems, and pre-authorization problems.**"

KFF Survey of Consumer Experiences with Health Insurance, June 15, 2023

Imagine360

Bringing years of experience and a member focus to employer health plans

In addition to proven cost savings, our approach to Reference-Based Pricing (RBP) helps improve the overall member experience.

By leveraging technology, transparency, and personalized support our RBP plans offer a promising approach to tackling the most pressing pain points in the care journey:



Enhancing access to care



Improving care coordination



Addressing out-of-pocket & billing concerns

What we do works:

Proven Savings:

- 15-30% in savings vs. traditional PPO plans
- \$1 billion+ in client savings

Advancements in Experience:

- Member satisfaction = 98%
- 90% client retention
- Top-tier NPS score
- 98% of members see all doctors of their choice

Where we differentiate ourselves is:

Educating members in advance to help address the common issues that pop up in healthcare.

Being a partner advocating for members **if the unexpected does happen.**

To see results in action, let's look at a potential healthcare scenario:

Meet Jordan:



A 26-year-old forklift operator.
Recently hired and enrolled in benefits.
He has started to encounter abdominal pain.



Click to see how Imagine360 helps members navigate potential areas of experience pain points.

Open Enrollment

Jordan was introduced to his health plan during open enrollment, but it has been two months since he started and this will be his first time seeking care under his new benefits.



Accessing Care

Additional Care

Jordan's physician refers him to see a specialist, which again creates questions on who to see.



Out-of-pocket Costs

EOB & Bills

Jordan receives EOBs from his health plan and separate bills for his physician visit, the specialist visit, his CT scan, and his prescriptions.



Accessing Care

Physician Care

Jordan doesn't have a primary care physician (PCP) and is unsure of the options in his area.



Care Coordination

Medical Management

Post-care Jordan has medications to take and follow up visits to navigate.



Out-of-pocket Costs

Payment

Jordan needs to pay his deductible and coinsurance out of his own pocket.

Enhancing access to care - Engaging members in advance

With 18+ years of experience in reference-based pricing, Imagine360 has built strong provider relationships and services that members need and want.



Accessing Care

Member Service

Self-Service: Many members like Jordan prefer self-service options, for this we have a comprehensive, personalized portal.

- **Comprehensive provider search**
- **Compliant cost transparency**

Concierge Support: Some members prefer to just talk to someone, for this we have a concierge navigation team. We use 25 million+ member months of data to intelligently guide members to the right care.

Physician Care

National physician network: For members like Jordan seeking physician care, we have established an access solution aligned to a national physician network. Our coverage continues to grow as we identify quality physicians in local markets.

- **1 million+ providers nationwide**
- **New provider nominations & contracting**

Telehealth: In Jordan's case, seeing a physician in-person is preferred, but virtual care can be a convenient, cost-effective option for many common conditions.



Enhancing access to care - Navigating the unexpected

If the unexpected does happen and a member encounters coverage questions, we help the member in a variety of ways.



Accessing Care

Avoiding the unexpected:



For Jordan to connect with another physician or hospital, he simply calls the Imagine360 Member Experience Team who helps him locate options. They can even help him schedule an appointment if needed.

Client Story

"Member support has led to less time needed from HR dealing with day-to-day plan administration, allowing our team to focus on other areas of importance throughout the organization."

- Jennifer Walsh, HR Director,
Lincoln Holding Companies

But, providing support if the unexpected does occur at the point of service:

ID cards include a QR code that links to a site with responses to commonly asked questions.



If needed, we can connect directly with a new provider to establish a **single patient contract**.



We also provide the opportunity to make a payment upfront with **virtual payment cards**.



Improving care coordination – Comprehensive medical management

Clinical services provided by credentialed, compassionate healthcare specialists help improve member health outcomes and reduce costs.

Care Coordination

Programs designed to proactively identify, intervene, and positively impact members through customized care coordination.

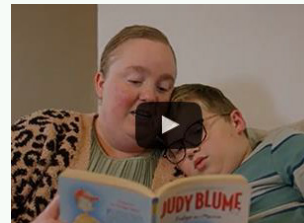
Utilization Management



Case Management



Disease Management



Listen to a member describe their experience

"This is what insurance is supposed to be. I had a team of people that backed me, backed my family, cared and supported my family, and we prospered and excelled because of it."

Billing advocacy on behalf of members

There have been billing surprises for our members just like there are for the industry overall, but we provide advocates and dedicated programs that work on our member's behalf.



Out-of-pocket
Costs

Price Protection: Helping members
pay a fair amount for their care

Preventative or Immediate Advocacy



Ongoing Out-of-Pocket Protection

Identifying potential issues in advance

Using AI with our 25 million+ member months of data, we're able to identify claims that may become an issue and **proactively address variances** without any action from Jordan.

Providing advocacy support

If Jordan receives a bill that does not match his EOB, he **connects with an advocate who will deal with providers** on his behalf.

There is ongoing, direct access to ONE person.

Offering lifetime legal support

On the rare occasion where a legal issue may arise, we provide **experienced legal representatives** to work directly with providers on behalf of the member.

Accessing financial support

If out-of-pocket expenses create financial hardship, we work with hospitals and debt collectors to provide members **help with medical costs**.

**95% initial payment acceptance rate
improved to 99+% with AI and advocacy**

**\$1,000+ saved per person
assisted by financial support**

(Historical averages as 2025)

How does RBP directly impact a member's wallet?

Members see the results in their wallet. With reduced financial stress, they can focus on just getting and staying healthy.



Out-of-pocket Costs

In Jordan's example, his out-of-pocket cost for a CT scan is **almost 90% less with an Imagine360 plan** vs. a traditional carrier. In this scenario, that equates to just 5% of his monthly salary vs. almost half.



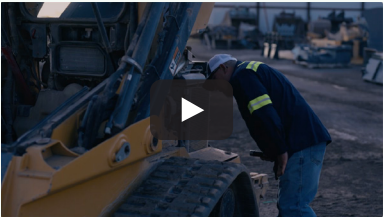
Annual Salary: \$45,000

CT SCAN \$3,554	Traditional Carrier	Imagine360
Monthly Salary	\$3,750	\$3,750
Plan Pays	\$1,777	\$188
Out-of-Pocket	\$1,777	\$188
% of Monthly Salary	47%	5%

Member story

"I could go through all of this and be ok financially, we wouldn't have to lose our house or anything."

"That really put me at ease because now I could concentrate on fighting the cancer and healing from the surgeries and getting through all the testing."



Bringing it all together

Imagine360 helps members like Jordan navigate the complexities of the system to enhance experience and address health needs.



Open Enrollment

- Jordan attends an open enrollment meeting led by Imagine360 and his HR team.
- He reviews the customized member education materials and understands where to go with any questions.

Additional Care

- The GI specialist sends him for a CT scan and MRI.
- Jordan has his scans, and the results are sent to his specialist.

EOB & Bills

- Jordan receives his EOB from Imagine360 and his PCP and specialist bills from the hospital.
- The hospital bills match his EOB.

Physician Care

- Jordan visits the miBenefits portal to locate a primary care physician (PCP) in his area who works well with his plan.
- After his PCP visit, Jordan calls Imagine360's Member Experience Team and is guided to a GI specialist utilizing cost, quality and acceptance data.

Medical Management

- Jordan receives a phone call a few days postdischarge from his Imagine360 nurse, who provides education and coaching on his condition.
- Jordan is also reminded to keep an eye out for any provider bills.

Payment

- Jordan pays his deductible and coinsurance using his HSA account that has been funded from the money his employer has saved by switching to Imagine360.



Jordan meets his health goals and returns to a better quality of life.

5 questions you should ask any health plan about their member experience

- 1 Member Communication:** With any change, there will be noise.
Ask: What resources does your plan offer throughout the year and not just at open enrollment?
- 2 HR Support:** You want the right partner that reduces HR workload.
Ask: Do you have dedicated resources to support your client's HR teams?
- 3 Provider Engagement:** Not everything can be negotiated up front.
Ask: How will you continually advocate on our behalf to achieve fair pricing and avoid high-cost settlements with providers?
- 4 Data-Driven Guidance:** Experience and historical data is important.
Ask: How is relevant data used in plan design, provider engagement, and member services?
- 5 Performance Guarantees:** Don't just trust that your plan will do what they say.
Ask: Are you willing to offer performance guarantees?

Client Story (click to read more)

"We are seeing much better responsiveness now. Member and HR support is proactive in helping us understand how everything works."

– John Bialous, Chief Operating Officer, Miles IT

Client Story (click to read more)

Before Imagine360, "lack of support had been an issue, but that's all behind us now. With our previous provider, when there were employee issues or concerns, we really didn't have great support. But with Imagine360, **the support has been great.**"

– Steve Kuranz, Owner/Executive Director, Oak Ridge Care Center



Evolving with the times

Do you have the right partner?

Still unsure about RBP or dissatisfied with your current RBP plan? We have data to showcase our advancements and can show what results can look like for you. **Allow us to demonstrate the data tailored to your needs.**

Contact us today for a free analysis.



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