

Reference-Based Pricing (RBP): A Smarter Way to Pay



How RBP works – and why it's different

Traditional health plans pay providers based on rates negotiated behind closed doors – often resulting in inflated, inconsistent pricing.

RBP works differently. Instead of relying on inflated provider pricing, RBP uses a clear, fair benchmark – like Medicare rates or actual cost data, plus a reasonable margin – to determine how much to reimburse providers for care.

Here's what providers in Kansas City, MO billed for a CT scan – and what Imagine360 plans paid:

	Average Billed	Average Cost	Medicare Pays	At a 50% Discount, the PPO Pays	We Pay
Hospital A	\$1,606	\$58	\$71	\$803	\$85
Hospital B	\$4,337	\$147	\$149	\$2,169	\$179
Hospital C	\$928	\$195	\$135	\$464	\$218

Why employers choose Imagine360

We didn't just adopt RBP – we pioneered it. With nearly 20 years of experience, we've built one of the most sophisticated and proven RBP solutions in the market. Today, we help more than 1,000 clients lower healthcare costs and improve the experience for their employees.

✓ Real savings, real impact

Our clients typically enjoy savings of 15-30% compared to traditional health plans – without cutting coverage or shifting costs to employees. Employers can use these savings to enhance benefits, support hiring and retention or strengthen their bottom line.

✓ Support that simplifies healthcare

Employees have one number to call and a real person helps them understand their benefits, find the right care and get answers fast. We support HR teams too, making it easier to educate employees and manage the plan.

✓ Member advocacy and peace of mind

Billing questions don't come up often – but when they do, employees won't have to navigate them alone. Our member concierge team offers clear guidance and information about financial relief programs that may lower out-of-pocket costs – all without slowing down or disrupting care.

Ready to rethink your health plan?

Visit Imagine360.com to learn more and explore real client success stories.

