

RBP: A Better Way to Pay for Care

Learn how reference-based pricing (RBP) delivers control, transparency and savings



Why traditional health plans **fall short**

Rising costs, no pricing standards and zero visibility are just the beginning

For decades, employers have trusted traditional health plans to manage rising costs, but those plans were never built for cost control. They don't provide the data and insight needed to understand what's driving spending, and they offer no visibility into how prices are set. It's a broken system, and traditional plans can't fix it because the problems are built into their design:

- Limited negotiating power
- Inflexible plan designs
- Little to no visibility into cost and utilization
- Highly variable and inflated pricing

Healthcare costs hurt families and businesses

- **41% of adults carry medical debt** — stress that impacts mental health, morale and retention¹
- **Nearly half delay care** because they can't afford it — leading to more sick days and higher long-term costs for employers¹
- **63% cut spending on essentials** like groceries and rent to pay medical bills¹
- **Family premiums have climbed over 50%** in the past decade and are projected to rise another 9.6% in 2026²
- **Employer healthcare spend will exceed \$18K per employee** in 2026³
- **50% of employers plan to raise deductibles, copays or employee premiums** to offset rising costs³



The price problem no one talks about

Inconsistent pricing is one of the biggest flaws of traditional health plans. The same procedure can cost wildly different amounts depending on the plan, hospital or payment method — even within the same healthcare system. Without pricing standards and cost transparency, employers and employees can't predict or manage costs.

The proof in real numbers



C-section costs at one health system ranged from \$7,634 to \$70,553. At one hospital, one plan paid \$55,031 while another paid \$16,922 — a \$38K+ difference.⁴



The same knee surgery cost \$750 cash at one hospital and \$37,389 through insurance at another hospital just 75 miles away — a 50× difference.⁵

¹KFF, Health Care Debt In The U.S.: The Broad Consequences of Medical and Dental Bills, June 2022

²Willis Towers Watson, 2026 Global Medical Trends Report, November 2025

³Mercer, 2025 National Survey of Employer-Sponsored Health Plans, November 2025

⁴Health Care Cost Institute, The Insanity of U.S. Health Care Pricing: An Early Look at Hospital Price Transparency Data, April 2021

⁵PatientRightsAdvocate.org, Price Variation Report, December 2023

Take control of healthcare costs with RBP

Common-sense pricing that's built to protect your budget — and your employees

Traditional health plans pay providers based on negotiated rates, which are often inflated and inconsistent. Employers and employees have little insight into what they're paying for — and why. **Reference-based pricing (RBP) takes a smarter approach:** it ties reimbursements to a transparent benchmark — usually Medicare rates — plus a fair margin. This means payments are based on real data, not arbitrary charges.

- **Transparent, consistent and fair pricing:** No more guesswork. Employers know what they're paying, and employees avoid surprise costs that can throw off their budget and add stress.
- **Greater flexibility and control:** Employers can design a plan that fits their unique workforce and budget. RBP isn't one-size-fits-all coverage.
- **Smarter decision-making:** Clearer insights into cost and utilization help employers manage spending and plan ahead.
- **Protection for employees:** Employees are shielded from inflated costs that make everyday budgeting harder — while still receiving quality care from trusted providers.



Help employees keep more of their pay

A \$3,500 CT scan isn't just a bill — it's a burden, especially when it takes a big bite out of someone's pay.

Traditional Plan

Employee pays: \$1,777
= **47% of monthly pay**

Imagine360 Plan

Employee pays: \$178
= **5% of monthly pay**



Employee pays 90% less with Imagine360.

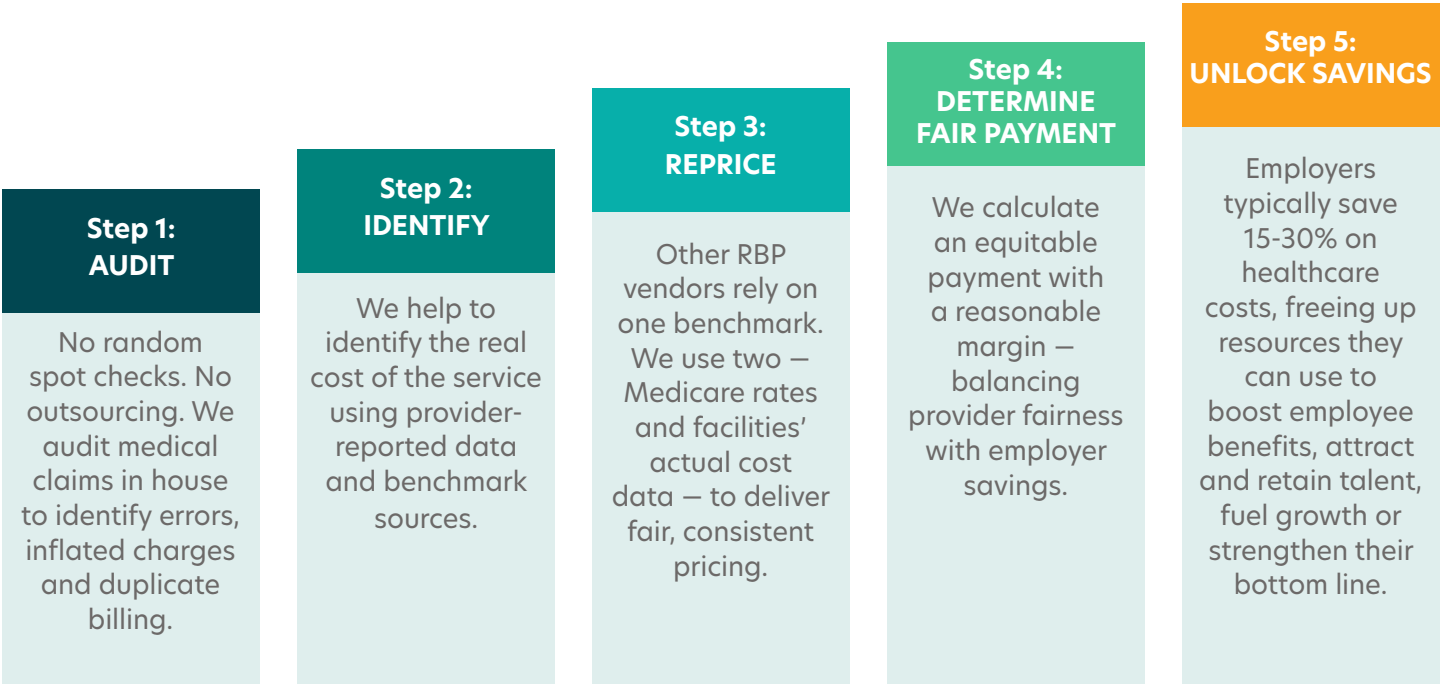
That means more money for groceries, gas and everyday life.

Example is based on a \$45,000 annual salary.

How Imagine360 does RBP differently

We look for savings where other RBP vendors don't

From pricing to advocacy, here's what sets our model apart:



Real-world savings snapshot

This real-world example compares Imagine360's pricing model to a traditional carrier. While carrier plans typically apply a standard discount – often 50-60% – to inflated prices, Imagine360 ties pricing to actual cost to deliver significant savings.

	Traditional Carrier Model	Imagine360's Model
Facility Price	\$5,000	\$5,000
Actual Cost	\$250	\$250
Medicare Pays	not a relevant data point	\$280
You Pay	\$2,500 (standard 50% discount)	\$336 (actual cost +12% or Medicare +20%, whichever is higher)

Why Imagine360's approach to RBP works better

We invented RBP and have perfected it for nearly 20 years

Since 2007, Imagine360 has led the way in RBP, helping self-funded employers take control of healthcare costs. Our proven model typically delivers 15–30% savings compared to traditional plans, simplifies plan design and improves member experience — all while earning provider trust through fair, reliable payments. Other vendors may offer RBP, but none match our experience or service. That's why, in just the past two years, more than 100 employers have left other RBP vendors and chosen Imagine360 for better results.

Here's what makes our approach so effective:

✓ It starts with self funding and ERISA

Self-funded employers have a powerful advantage: ERISA. This federal law gives them the flexibility to design benefit plans that include RBP — something fully insured plans can't offer. It's the foundation that makes smarter cost control possible. We've spent years helping employers leverage that flexibility to build smarter, more sustainable health plans.

✓ It's powered by real data

Unlike traditional health plans that base provider payments on inflated charges and arbitrary discounts, our pricing and negotiation strategies are guided by more than 25 million member months of real data. We use this data — along with Medicare benchmarks and self-reported cost data from providers — to determine the true cost of care. That's how we ensure payments are consistent, reasonable and defensible. Employers save. Providers are paid fairly. And every payment is backed by data — not guesswork.

✓ It stands behind every member

We don't just support our members — we stand behind them. Our 1:1 advocacy team helps them understand their care options, avoid common healthcare pitfalls and resolve billing issues quickly. If a problem arises, we go to bat for them — protecting them from surprise costs and giving them peace of mind. For more about Imagine360's member experience, [request our member experience guide](#).

\$1B+

IN EMPLOYER HEALTHCARE
SAVINGS SINCE 2007

98%

MEMBER SATISFACTION
SCORE

78

TOP-TIER NPS SCORE

Imagine360 didn't just adopt RBP — we invented it.

Why employers choose – and stay – with Imagine360

We help employers save more and make it easier for their employees to get the care they need

With nearly two decades of innovation and proven results, Imagine360 offers the most trusted RBP solution in the market. We don't believe in one-size-fits-all – we work side by side with each employer to solve their biggest challenges and create a fully integrated health plan tailored to their needs and their employees.

We lead with experience

- Nearly **20 years** of proven RBP leadership
- **1,000+ active clients** and **150+ successful transitions** from other RBP vendors

We deliver measurable savings

- Independently validated savings
- **Every medical claim is audited in-house** for accuracy and cost control
- **We pay 42% less on NSA claims** than traditional plans – and our IDR dispute **success rate is 30% higher** than the industry average of 15%.

We simplify the experience

- **One integrated solution:** RBP, TPA services, medical management, legal support and member advocacy – all under one roof
- **Fewer vendors to manage, fewer service gaps and a smoother experience** for members and employers

We support members and HR teams

- **Proactive education** prevents common healthcare headaches
- **1:1 member advocacy** – from understanding care options to resolving billing issues
- Clear communication and resources simplify plan administration
- **A designated support specialist** assists HR and fields employee questions

Worried about balance billing? Don't be.

If a provider's bill is higher than the member's Explanation of Benefits (EOB), that's a balance bill. While traditional carrier plans leave members to handle balance bills on their own, Imagine360 steps in and advocates for our members every step of the way.

Balance billing and disputes aren't the norm with Imagine360 – they're the exception. Thanks to proactive outreach and AI-powered claims analysis, **balance billing affects fewer than 4% of our claims, and disputes are under 1%.**

Real stories from Imagine360 clients

How we help turn healthcare challenges into opportunities for growth

For nearly two decades, Imagine360 has helped employers take control of their health plan spend — with typical savings of 15–30% while improving long-term affordability and employee satisfaction. Let's take a look at how existing Imagine360 clients are putting their savings to work.

DOW Technologies

"Making the switch to Imagine360 was a very, very good move for DOW Technologies."

- Steve Decker, General Counsel

DOW faced rising healthcare costs year after year — including an 18% renewal hike in 2018. To take control, they switched to Imagine360's total health plan solution built around RBP. The move delivered significant savings and long-term price protection.

Results:

- \$1.5M savings in year one
- 3 months of payroll contributions waived
- No increases to copays or deductibles
- Lowered maximum out-of-pocket costs

The Langdale Company

"It's truly been a partnership and that's why we're still here - it works!"

- Barbara Barrett, Director of Human Resources & Benefits

Langdale was facing rising health plan costs and lacked the data needed to manage them effectively. Economic pressures pushed them to rethink their strategy — leading to a shift toward RBP within their self-funded plan. The change delivered greater control, transparency and substantial savings.

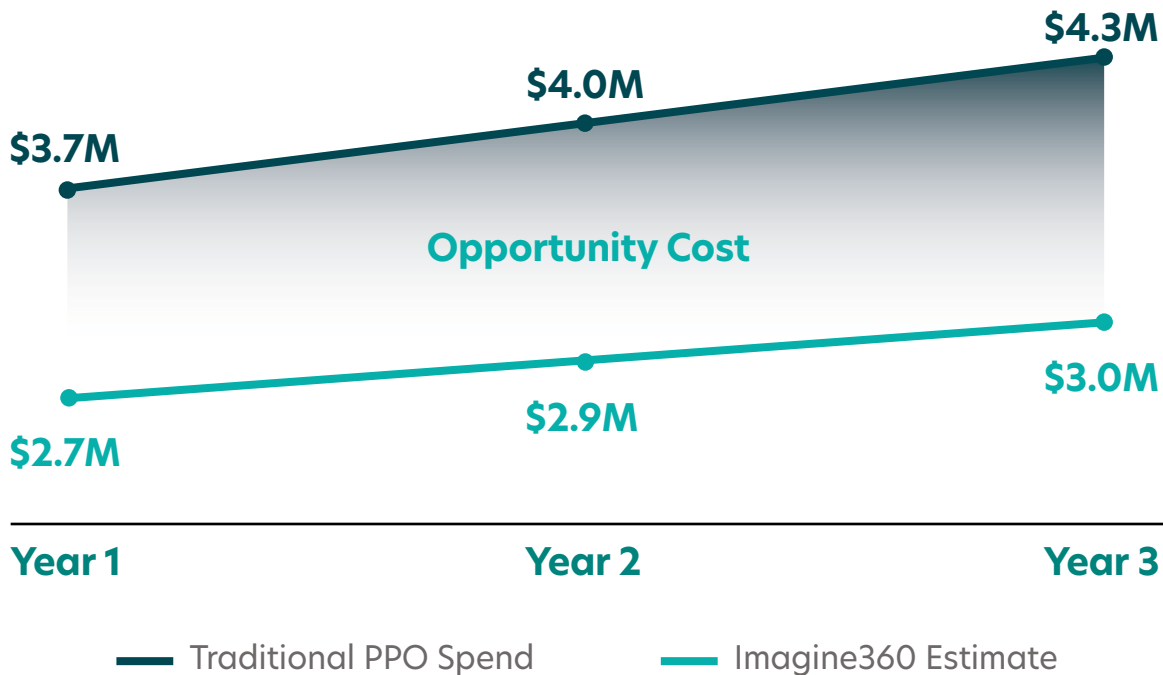
Results:

- \$53M+ in total savings
- 67% saved vs. projected BUCA spend
- Gained visibility into data and trends

Explore more Imagine360 client success stories

Fight back against rising costs

An employer with 200+ employees and an annual healthcare benefits spend of \$3.7M could miss out on \$3.4M in savings over three years by sticking with a PPO plan where costs typically climb 7-10% every year. This chart shows the real cost of doing nothing and how Imagine360 helps employers take control with smarter, inflation-resistant pricing and other cost-savings strategies.



Estimated savings based on modeled traditional PPO vs. Imagine360 trend assumptions.

Doing nothing costs millions. Act now.
Let's build a smarter health plan together.



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