

# Know Your Plan

## Value-Based Payments Health Plan



### What is VBP?

Value-Based Payments (VBP) establish prices for the services offered by facilities under a health plan. VBP works by reimbursing facilities based on the value and quality of care. The process is fully transparent and based on costs, so the end result is a price that is fair to both the facility and the patient. That price is based on Medicare plus a percentage.

### What does this mean for you?

For members: Lowers out-of-pocket costs at facilities, reflected in coinsurance payments. Grants greater ability to assist in dealing with unexpected medical costs.

Value-Based Payments (VBP) is revolutionizing the way we purchase healthcare by bringing transparency and affordability to the consumer.

### Hospitals

For inpatient and outpatient services, your Plan is open access, allowing you to choose any facility. VBP determines a fair price by looking at Medicare and cost for a specific service. VBP ensures that you are not over paying for your medical services.

Below are few examples of covered services:



- Hospitals
- Urgent Care Facilities
- Surgery Centers
- Emergency Rooms

### Physicians

A Physicians PPO network will still be utilized for physician and other non-hospital provided services. Your out-of-pocket expenses will be less when you see a physician within the network.

Below are few examples of covered services:



- Primary Care Physician
- Specialist
- Chiropractor
- Dermatologist
- OBGYN
- Therapist

### Value-Based Payments (VBP) Frequently Asked Questions

- 1. How does my VBP Plan work?** Your VBP Plan works by paying providers a percentage above what Medicare would pay. This establishes a Reasonable and Allowed price that is beneficial for you and your family, the Plan and the provider.
- 2. Is VBP applied to all medical plans?** No, it's applied only to facility claims such as hospitals, surgery centers, outpatient facilities and dialysis. Unless specified by your Plan, your normal physician or doctors have not changed.
- 3. Can I still go to my provider if they do not accept VBP?** Yes. You may still go to your provider but your out-of-pocket expense may be higher.
- 4. Are facilities familiar with VBP?** Yes, facilities are required to file their costs and pricing information with the Center for Medicare & Medicaid Services (CMS) and to comply with numerous states pricing transparency requirements.
- 5. What if my provider does not accept VBP?** First, call your provider directly to make sure they do not accept your insurance; as your provider may be updating their insurance or health plans. If your provider does not accept your insurance you have the right to seek services from another provider in your area.

### Patient Advocacy Center

The Patient Advocacy Center (PAC) is a service offered to members of our Value-Based Payments (VBP) Health Plan. If you receive a balance bill from your provider for an amount above the de-ductible and co-insurance, please contact HST's Patient Advocacy Center. A Patient Advocate will guide you through the process and handle all communication on your behalf.

Tel: (888) 837-2237

E-mail: [patientadvocacy@hstechnology.com](mailto:patientadvocacy@hstechnology.com)

Fax: (949) 891-0420

### Benefits of a VBP Health Plan

- **Transparency:** Increased visibility into healthcare expenses. HST's Value-Based Payments (VBP) Health Plan reduces the prices charged for medical services and employee plans.
- **Sustainability:** Maximize your budget with our sustainable long term value. VBP Health Plan's fixed fee model drives the lowest claims and plan costs.
- **Value:** Bend the cost curve downward while increasing value. VBP Health Plans provide long term sustainable health plan coverage.
- **Accountability:** Gain understanding of healthcare costs. VBP Health Plan's reimbursement uses Medicare costs and other data to ensure Reasonable & Allowed provider payments.



### HST Connect

The HST Connect mobile app offers 24/7 access in English or Spanish. Allows you to view comparison pricing for healthcare services and access key health plan information. In addition, you will receive messages from Your Health Plan.

HST Connect Allows You To:

- **Find a Doctor or Hospital:** Search for a physician or facility in your geographic area by specialty or procedure.
- **Member Information:** Select a primary care physician, access your insurance card, view your deductible, copays and co-insurance.
- **Procedure Comparison:** Look up procedure services and compare pricing against other facilities in the area.
- **Navigate Directions:** Directions from your location to a physician or facility. Works with both Google and Apple maps.