

Trustmark Healthy ChoicesSM

Reference-Based Pricing Advantages

Small Business Benefits



Experience and Insights

- **7 years of experience** with Reference-Based Pricing solutions.
- **Understanding when Reference-Based Pricing plans** make the most sense, and where to be cautious.
- **Insights into specific markets** and an understanding of what to expect in each region.



Limited Provider Push Back and No Hassle Balance-Bill Protection

- On average, only about **2% of claims are balance billed.**
- Balance bill protection **ensures members are not responsible** for balance bills.
- Resolution occurs **after the first balance bill is reported:**
 - No waiting for the providers to continue to balance bill the member, or waiting until a credit notice is issued.
- **Superior balance bill resolution-time:**
 - Average balance bill resolution turnaround time is 8 business days or less.
 - 50% of claims are resolved in 2 business days or less, while 98% of claims are resolved within 60 business days.



Knowledgeable Member Support

- **CareChampion 24/7®:** Service advisors available to help navigate, educate, support and advise you and your employers about healthcare-related issues. Assists members in finding RBP-friendly healthcare providers.*
- **Trusted Member Care:** Deliver a high level of personalized support to help members make the most of their benefits.



Superior Savings

- **15% average rate advantage** vs. network-based plan designs.
- **65% average discount** vs. 50% discount for national network plans.

Reach out to your sales contact for more information.

*Optional Service

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Trustmark Small Business Benefits®

Plan design availability and/or coverage may vary by state. Plans are administered by Star Marketing and Administration, Inc., and stop-loss insurance and ancillary coverage are provided by Trustmark Life Insurance Company.

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