

# Professional Plus

## A New Level Of Flexibility And Security

Professional Plus combines the comfort of a physician network with the savings of reference-based pricing. Members can still go to any provider they choose, but if they want to avoid the potential of access issues or balance bills, they can select a contracted physician instead. This gives members more flexibility in their decision making and additional comfort for those that prefer contracted providers.

### How Is This Different From Adding An Outside Physician PPO?

The issue with PPO networks is that the plan is bound to provider contracts without knowledge of those rates. 6 Degrees Health has developed a network to deliver contracted physicians without eroding savings. Our technology will consider all repricing solutions and apply the most appropriate option.

### Driving A Positive Member Experience

Members will now have additional options when making decisions regarding their healthcare. If a member has an established physician, he or she may continue to seek care with that provider. If an access issue or balance bill should occur with that provider, 6 Degrees Health will support the member while resolving the dispute. For members looking to establish care or switch providers, contracted physicians are now an option.

### Impact On The Employer

Putting it simply, having more healthcare options through a safe harbor network and open access will create a better employee experience. However, that is not the only benefit the employer will experience. By 6 Degrees Health facilitating the best pricing options, medical spend can be impacted as well. Depending on the plan's utilization, it is not uncommon to experience incremental savings of \$20 PEPM.

### Pricing Options | Cost Savings & Services

#### Professional Plus

- Enhanced physician repricing with multi-layered protection
- Can be added to plan, even if 6 Degrees Health is not repricing facility claims

#### Professional RBP

- Full Physician repricing as RBP utilizing multiple benchmarks and plan set authority levels to reduce balance billing
- Provider outreach to pave the way for member access

#### Out-of-Network

- Out-of-Network RBP repricing to support physician networks when bundled with 6 Degrees Health Facility RBP