



**TRANSPERRA**  
COMMUNITY FOR SAVINGS

**2021** Overview



# What is the problem?

## Labs and Free-standing clinics

The imaging results show that average hospital prices range from **70 percent higher** (magnetic resonance imaging [MRI]/magnetic resonance angiogram [MRA] other) to **208 percent higher** (nuclear medicine) than the average prices at free-standing imaging centers. Lab prices are from **12 percent higher** (pathology) to **285 percent higher** (transfusion) than free-standing laboratory centers.

Hospital Prices as a Percentage of Free-Standing Imaging Prices	
National average hospital charges for imaging services outpace those charged by free-standing providers.	
Standard imaging – nuclear medicine	308%
Standard imaging – breast/chest	202%
Standard imaging – musculoskeletal	298%
Standard imaging – other	185%
Advanced imaging – CT/CTA scan brain/head/neck	249%
Advanced imaging – CT/CTA scan other	235%
Advanced imaging – MRI/MRA brain/head/neck	180%
Advanced imaging – MRI/MRA other	170%
Echography/ultrasonography – cardiac/carotid arteries	292%
Echography/ultrasonography – other	256%
Note: A value of 100 percent signifies that the prices are equivalent, while a value of 200 percent would imply that the average hospital price is twice as high. Key: CT = Computed tomography CTA = Computed tomography angiography MRA = Magnetic resonance angiogram MRI = Magnetic resonance imaging	
Source: Cleverley + Associates, Worthington, Ohio. Used with permission.	

Published in HFMA's *Strategic Financial Planning*, Spring 2017 ([hfma.org/sfp](http://hfma.org/sfp)).

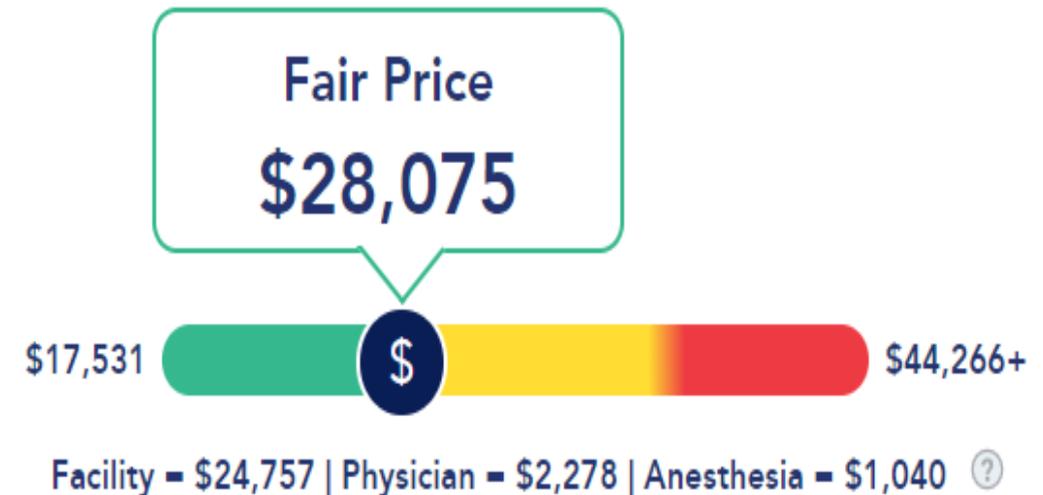
Source: <https://www.hfma.org/topics/article/52656.html>

## What is the problem? Hospital Markups

Hospitals With The Highest Charge-To-Cost Ratios  
Most hospitals are in the **1.5–4.0 range**. However, the tail of this distribution is quite long, and the hospitals with the highest ratios charge, on average, **10.1** times their cost. **This means that they are charging markups of more than 1,000 percent.**

## Total Knee Replacement

The Fair Price for Total Knee Replacement is \$28,075 in your area.



# Fair Market Pricing = Negotiating Better Prices

MAXIMUM SAVINGS. MINIMUM NOISE. THAT'S THE POWER OF FAIR MARKET PRICING™



## An “Open Network” Approach

### Go anywhere you want to go

- Any Hospital
- Any Doctor
- Any Clinic
- Anywhere
- Reimbursements highly accepted
- Slight risk of **balance billing**



Over  
250,000  
claims  
received



Over  
\$404,156,884  
Billed  
Charges  
Reviewed



Over  
\$216,879,349  
(54%)  
Savings  
Achieved for  
our Clients

## What is Balance Billing?

### Balance Billing:

When a provider bills you for the difference between the provider's charge and the allowed amount. For example, if the provider's charge is \$100 and the allowed amount is \$70, the provider may bill you for the remaining \$30. A preferred provider may not balance bill you for covered services.



# Introducing:



## What is Transperra?

Transperra is a program that incentivizes consumerism in healthcare utilization by helping members identify high quality and reputable facilities that offer less aggregated charges.

## Why should you care?

Transperra is the “safety net” you need to guarantee **NO BALANCE BILLS** when you access care





## Patient Navigation Program

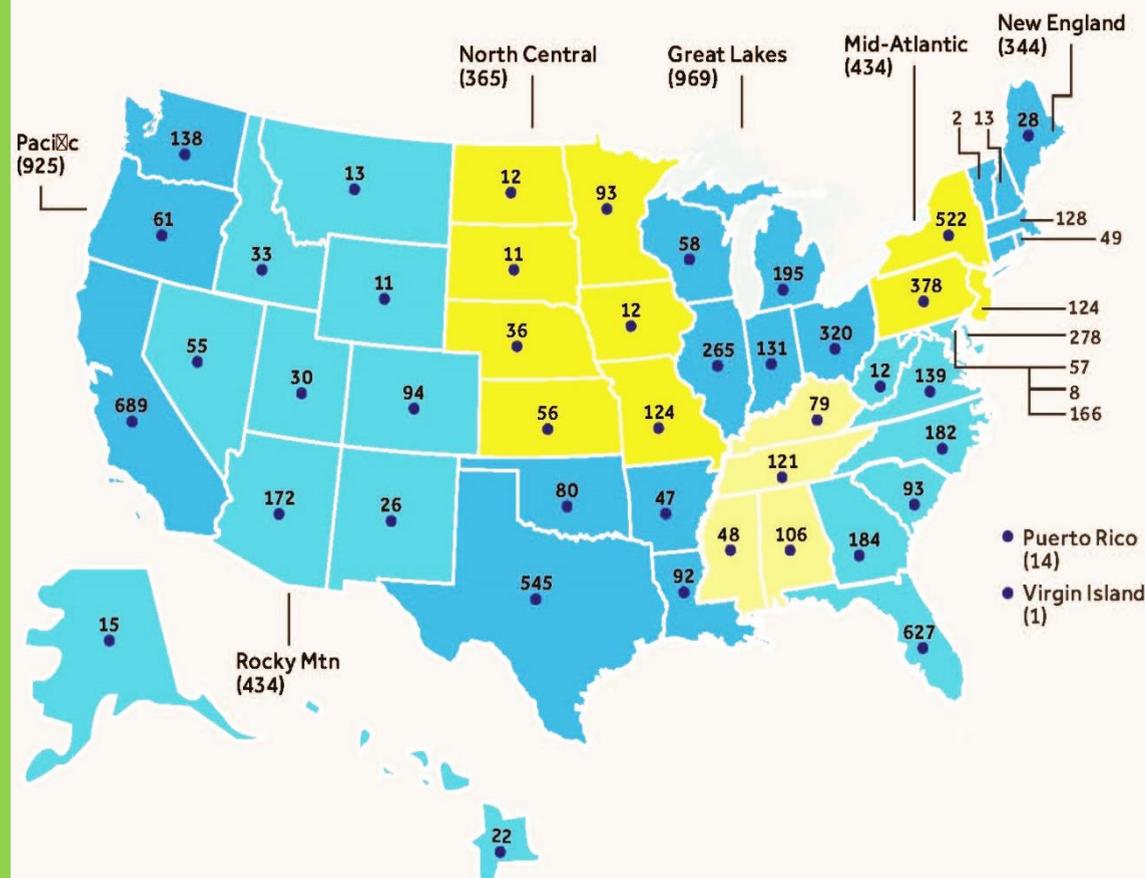
1. K Health app
2. MD Live
3. PHCS- Physician only Network
4. Fair Market Pricing
5. 11,000 Radiology Clinics Nationally
6. 5000+ Surgery Centers Nationally
7. Direct Contracted facilities
8. Healthcare Bluebook Direction
9. Guarantee NO balance bill
10. Members may even get cash incentives

## SERVICES INCLUDE:

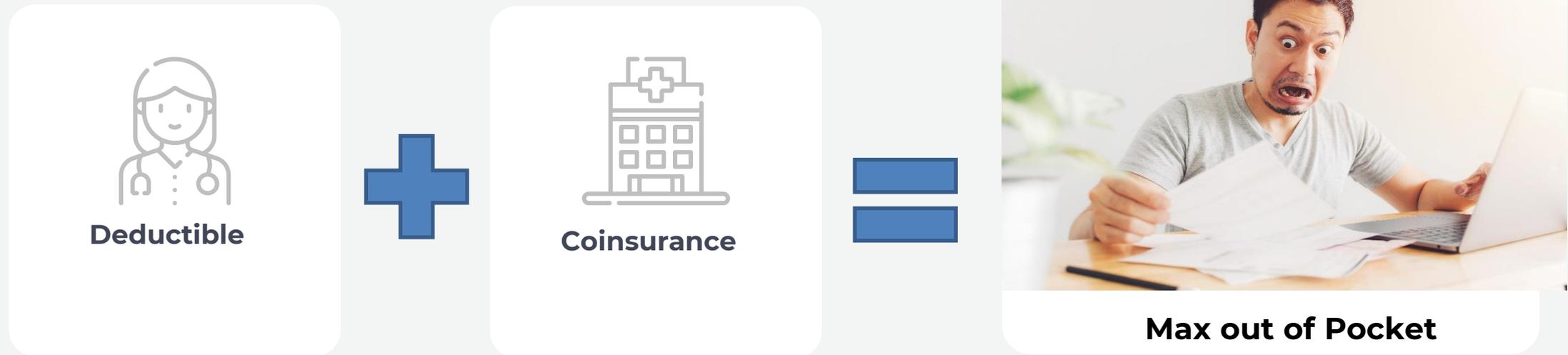
X-Ray  
Mammogram  
Dexa  
Arthrogram  
Myelogram  
Ultrasound  
Fluoroscopy

MRI/MRA  
CT/CTA  
PET Oncology  
PET Bone Scan  
PET Cardiology  
Wide Bore MRI  
Upright MRI

\*Services are varied by center. Check a center near you to see available procedures.



## Your Current Situation: Basic Math to calculate your potential cost



The out-of-pocket limit for Marketplace plans vary, but can't go over a set amount each year.

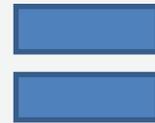
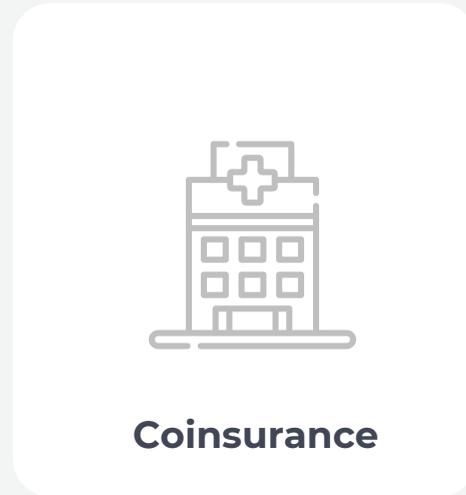
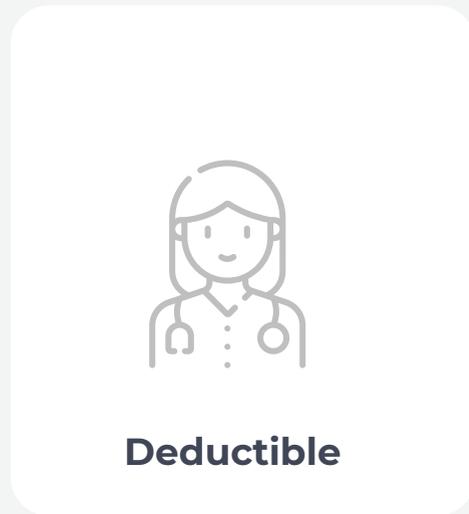
•**For the 2021 plan year:** The out-of-pocket limit for a Marketplace plan can't be more than **\$8,550** for an individual and **\$17,100** for a family.

### The out-of-pocket limit doesn't include:

- Your monthly premiums
- Anything you spend for services your plan doesn't cover
- Out-of-network care and services
- Costs above the allowed amount for a service that a provider may charge– **BALANCE BILLING**

# With Transperra:

Waive Deductibles and Out of Pocket Expenses





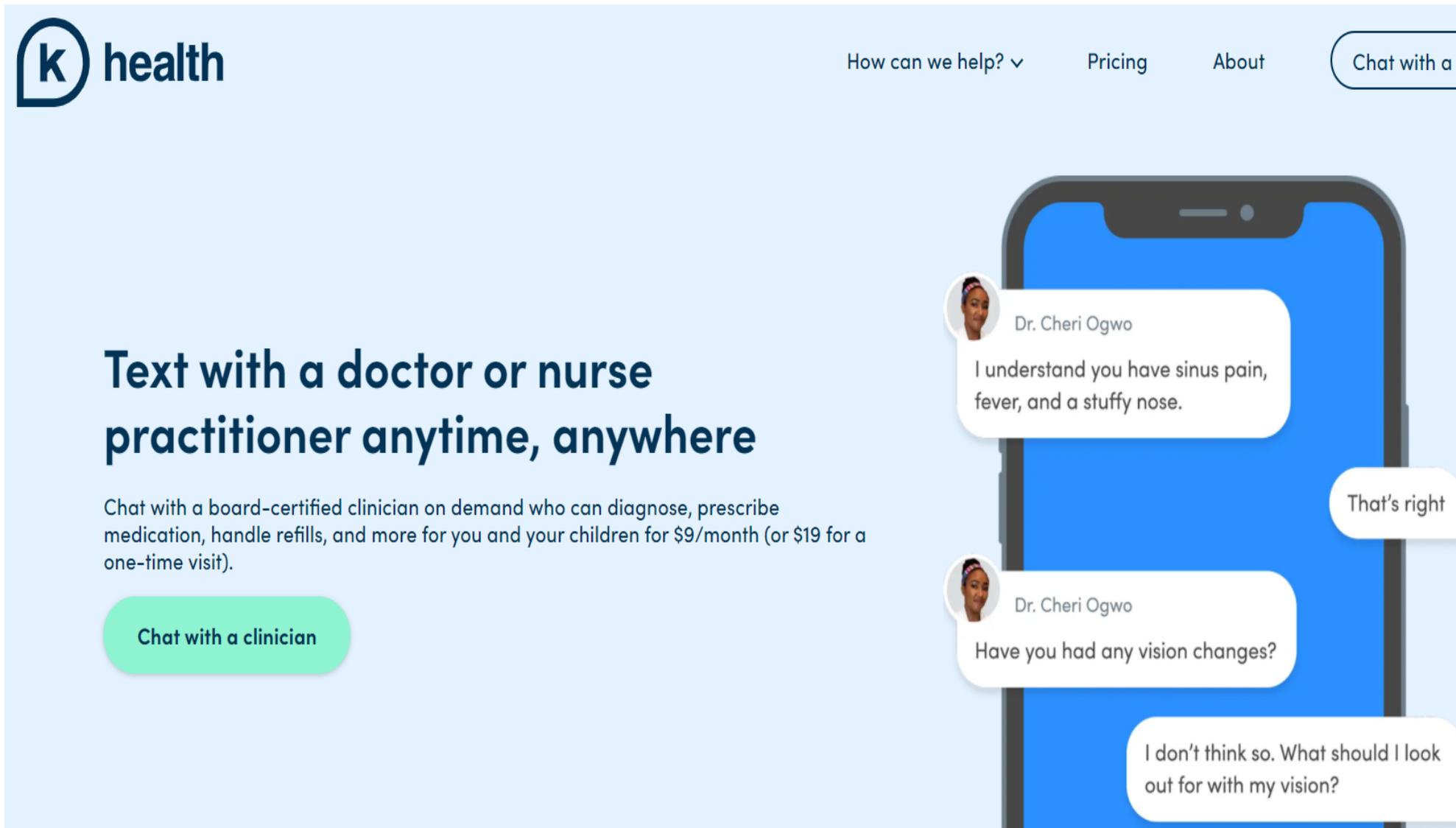
How do I get started?

Step 1:

You must complete the online brief online training program to understand how Transperra works.

## Step 2:

# Accessing a Primary Care Doctor: Technology



**k health**

How can we help? ▾ Pricing About [Chat with a clinician](#)

## Text with a doctor or nurse practitioner anytime, anywhere

Chat with a board-certified clinician on demand who can diagnose, prescribe medication, handle refills, and more for you and your children for \$9/month (or \$19 for a one-time visit).

[Chat with a clinician](#)

Dr. Cheri Ogwo  
I understand you have sinus pain, fever, and a stuffy nose.

That's right

Dr. Cheri Ogwo  
Have you had any vision changes?

I don't think so. What should I look out for with my vision?



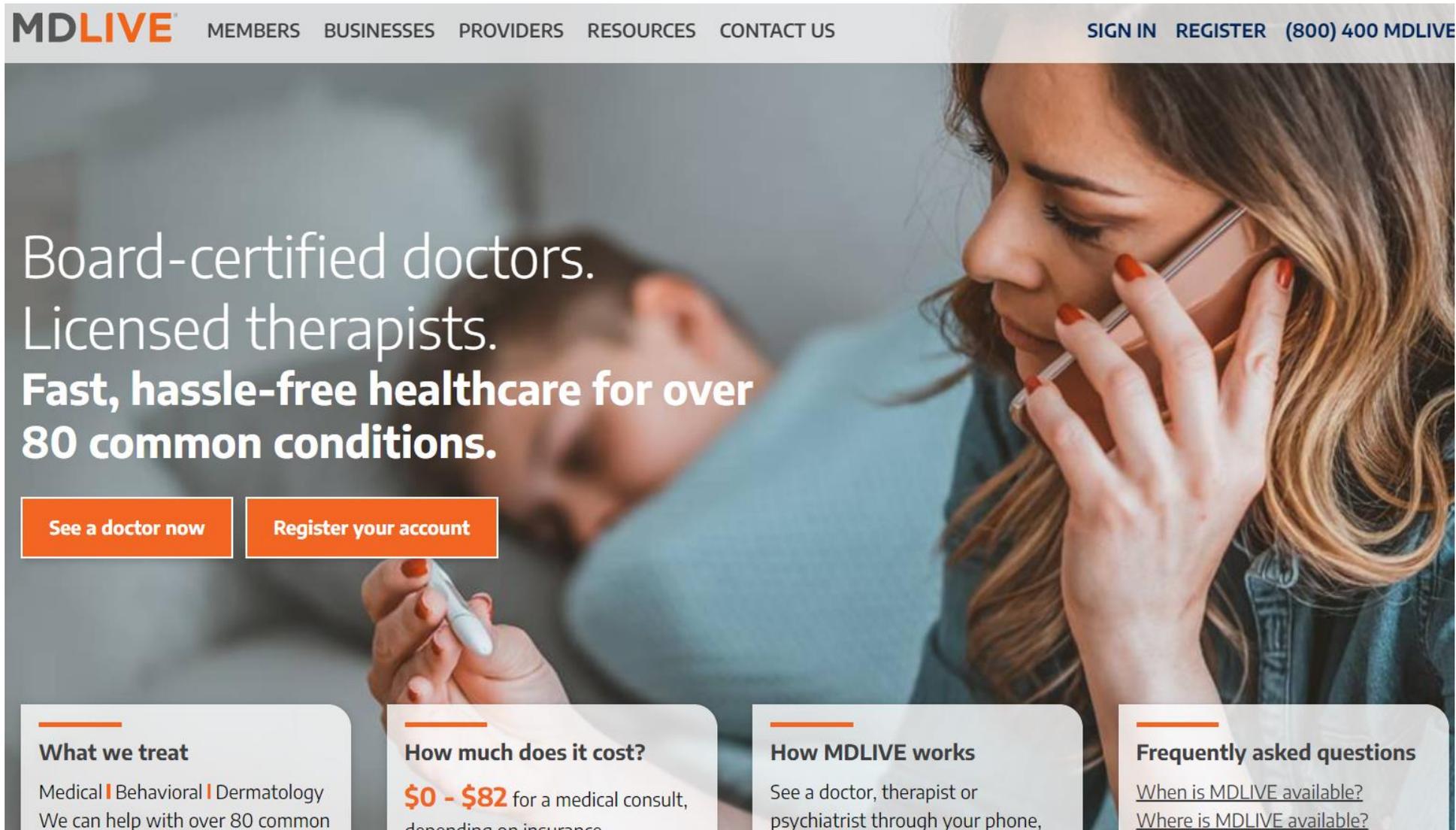
## **Step 1:**

Download the K Health App.

- Unlimited Use
- \$0 Copay

# Step 3:

## Accessing a Primary Care Doctor: Technology



**MDLIVE** MEMBERS BUSINESSES PROVIDERS RESOURCES CONTACT US SIGN IN REGISTER (800) 400 MDLIVE

Board-certified doctors.  
Licensed therapists.  
**Fast, hassle-free healthcare for over 80 common conditions.**

[See a doctor now](#) [Register your account](#)

**What we treat**  
Medical | Behavioral | Dermatology  
We can help with over 80 common

**How much does it cost?**  
**\$0 - \$82** for a medical consult, depending on insurance

**How MDLIVE works**  
See a doctor, therapist or psychiatrist through your phone,

**Frequently asked questions**  
[When is MDLIVE available?](#)  
[Where is MDLIVE available?](#)



### Step 2:

## Use MD Live

- Unlimited Use
  - \$0 Copay

<https://mdlnext.mdlive.com/>

## Step 4:

# Accessing a Primary Care Doctor: Brick and Mortar



### With FMP

Open Network

Go anywhere you  
want to go

Balance Bill Risk



### PHCS (Optional)

We access the:  
PHCS  
PHYSICIAN ONLY  
NETWORK

<https://www.multiplan.com/directories#>

Safest Option

## Step 5:

**Ambulatory Services:** medical services performed on an outpatient basis, without admission to a hospital or other facility



### **With FMP**

Open Network

Go anywhere you  
want to go

Balance Bill Risk



### **Transperra**

Contact:

**Safest Option**

## Step 6:

### Emergency Services:



#### With FMP

Open Network

Go anywhere you  
want to go

Balance Bill Risk



#### Transperra

Contact:

Safest Option

# Step 7:

## Hospitals:



### With FMP

Open Network

Go anywhere you want to go

Balance Bill Risk



### Transperra

Contact:

Safest Option

## Step 8:

### Utilize Healthcare Bluebook:



#### With FMP

Open Network

Go anywhere you  
want to go

Balance Bill Risk



#### Transperra

Contact:

Safest Option

## COST

### What is Healthcare Bluebook?

Healthcare Bluebook™ has been selected by your employer as an added benefit so you can shop for care, compare facilities, save money, and get the best quality for your medical services.

Did you know that in-network prices for the same procedure can vary by over 500% depending on the facility you choose?

Bluebook's web and mobile application make it easy to save money on hundreds of common medical services and procedures by showing you the cost ranges in your area and providing you with a selection of **Fair Price™** (green) facilities.

We also provide detailed information on the quality of common inpatient procedures (those that require a hospital stay). We'll help you to easily identify and select a facility that has a high-quality rating.

### What is the "FAIR PRICE?"

The Fair Price™ is the amount you should reasonably expect to pay for a service or procedure and are based on the actual amount paid on the claim, not the billed amount, reflecting the discounts that the health plan has negotiated with the facility.

Here's an example of dramatic price differences between one facility and another.

## QUALITY

### Aren't all hospitals good at everything?

No, very few hospitals are good at all procedures. For example, a hospital can be among the highest performing facilities in the US for heart surgery, yet the same hospital can also be among the lowest performing facilities for joint replacement.

### How does Bluebook assign quality ratings?

Bluebook's quality ratings are designed to help patients understand each hospital's specific level of quality for a particular inpatient clinical area or procedure. Quality ratings are calculated for each clinical area by combining a hospital's performance in several areas: patient complications, patient safety, mortality, and compliance with standards of care. Calculations are based on a statistically significant sample drawn from Centers for Medicare and Medicaid Services (CMS) data. Our methodology is validated and published in peer reviewed medical journals.

### Can cheaper mean better quality?

YES! Absolutely! Providers with lower costs can have higher quality; there is no correlation between high cost and high quality. Healthcare Bluebook provides cost and quality ratings side-by-side for inpatient procedures, which is where quality matters most. By using Bluebook, it's easy to see which facilities offer the highest quality at the lowest costs.

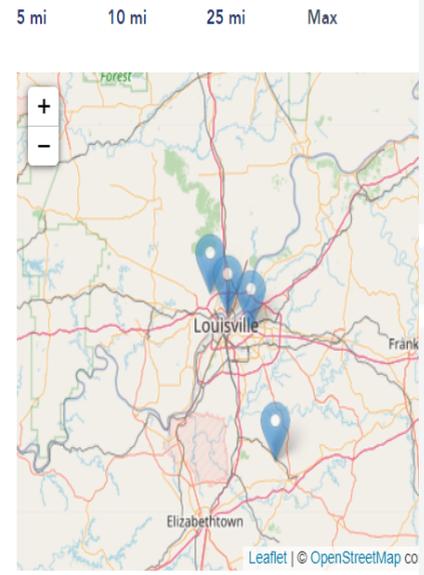


# Healthcare Bluebook™

Search facilities

Facility	Distance	Quality	Cost
Columbus Regional Hospital 812-379-4441	2400 E 17th St Columbus, IN 47201 ~ 67 miles	✓+	\$
Physicians Medical Center 812-206-7660	4023 Reas Ln New Albany, IN 47150 ~ 10 miles	✓+	\$
Good Samaritan Hospital 513-872-6952	375 Dixmyth Ave Cincinnati, OH 45220 ~ 86 miles	✓+	\$
Baptist Health Louisville 502-897-8100	4000 Kresge Way Louisville, KY 40207 ~ 2 miles	✓+	\$
Fort Hamilton Hospital 513-867-2000	630 Eaton Ave Hamilton, OH 45013 ~ 99 miles	✓+	\$
Flaget Memorial Hospital 502-350-5000	4305 New Shepherdsville Rd Bardstown, KY 40004 ~ 29 miles	✓+	\$

About Cost & Quality



## Total Hip Replacement

The Fair Price for Total Hip Replacement is \$24,764 in your area.

**Fair Price \$24,764**

\$19,811 — \$ — \$61,910+

Facility = \$21,781 | Physician = \$1,745 | Anesthesia = \$1,238

### Facilities Doctors

Please confirm if your provider is in-network and ask for their price before seeking care.

Filter Distance

5 mi 10 mi 25 mi Max

Search facilities

Facility	Distance	Quality	Cost
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Chat with us...

# What do I do?

**Understanding what to do is important and vital to the success of this program**

**1**

## **If I Get A Balance Bill**

An independent third-party administrator offering employers a wide variety of Level Funded & Traditional Self-Funded Group Health Plans. With over 100 years of combined experience, our founders have been serving the needs of brokers, employers and employees for decades.

**2**

## **A different approach**

We engage in services such as claims repricing, bill negotiations, direct contracting, and more. With options such as “fair market pricing” and “referenced based pricing” we can deliver a solution for every client

**3**

## **Stop Loss and Captives**

We enjoy access to a variety of “A” rated carrier options with a variety of funding options. We can do Spec and AGG, AGG only, various contract periods and full quoting support

**4**

## **Medical Management**

Our team of trained Clinicians and Personal Health Advocates are skilled at working with healthcare providers, insurance plans and other health-related organizations to resolve complex clinical and administrative issues.

**5**

## **Compliance and Technology**

We use a variety of cloud-based software which serves as a single service-point for HR’s most important tasks such as compliance tracking and benefits enrollment to secure document distribution and beyond. With the help of apps we can effectively maintain ongoing employee communication

# A Clinical Approach

MediReview Inc. - URAC accredited

84%

## Case Management

Improvement in linkage and retention in care for high risk, chronically ill members

76%

## Chronic Condition Management

Medication and treatment adherence rate in patients with 4+ co-morbid conditions

91%

## Clinical Reinsurance Negotiation

Of members engaged with a nurse have chosen to access an office visit or urgent care over emergency services

82%

## Specialty Medication Advocacy

Of members meet or exceed self-identified care goals

57%

## Predictive Modeling & Financial reporting

Overall reduction in hospital re-admission rates



# Thank You

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**THE LEGACY BENEFITS**  
GROUP