



# Recruiter FAQs

## If my client is currently enrolled in an RBP can they switch to a PPO?

Normally, members must wait until the Open Enrollment Period (OEP) to switch from an RBP plan to a PPO plan. However, in rare cases, changes may be permitted mid-plan year due to a Qualifying Life Event (QLE). These changes must be approved by the Plan Administrator.

## Is it a good idea for my client to terminate their plan so they can switch to RBP/PPO?

No, it is not advisable for a client to terminate their plan mid-plan year to switch to an RBP or PPO plan outside of the Open Enrollment Period (OEP) or a Qualifying Life Event (QLE). Terminating their PSM plan early will disqualify them from enrolling in another PSM plan until the next OEP. If the member chooses to seek healthcare benefits through the ACA or another carrier, they should be informed that their new plan may not apply any deductible credit or honor any in-process pre-certifications.

## When will a new plan be active?

For prospective members looking to come on to a plan, all enrollees who are approved prior to the 20th of the month will be effective the 1st of the following month. A prospective member may enroll up to 60 days prior to the start date.

### PPO Plans

#### What is a Preferred Provider Organization (PPO)?

A Preferred Provider Organization (PPO) is a type of medical plan in which coverage is provided to participants through a network of selected health care providers, such as hospitals and physicians. Enrollees may seek care outside the network but pay a greater percentage of the cost of coverage than within the network.

### RBP Plans

#### What is Reference-Based Pricing (RBP)?

Reference-Based Pricing (RBP) is a reimbursement method that uses Medicare reimbursement rates (or a derived equivalent) as a reference, and prices claims based on a multiple of that rate. RBP is an alternative to traditional healthcare pricing where reimbursement rates for medical services are based on a specific reference point rather than on a provider's billed charge, which can vary greatly, even within a defined geographic area.

