



REFERENCE BASED PRICING SUCCESS STORIES

The Langdale Company

A Georgia based forestry and forest products company with 1,100 employees. For the past 12 years, Langdale has offered a self-funded RBP solution alongside their self-funded PPO plan.

The results:

- 26% savings compared to their PPO plan
- \$5.2 million in savings since inception vs. PPO plan

New Direction Technologies

California based technology company with 145 employees. In 2018, they went from a fully insured health plan getting 10- 15% increases each year to an RBP program.

The results:

- 23.5% savings vs the traditional PPO model
- \$0 employee premium increase each year since implementation
- \$400,000 total savings

Huffines Auto Dealership

An automotive dealership based in Texas with 381 covered employees. Due to rising healthcare costs, they decided to implement ELAP's RBP solution starting in 2009.

The results:

- 25% annual savings vs. the traditional PPO model
- \$31 million in total savings since adopting this solution

LeadingAge of Kansas

A series of nursing home facilities in Kansas that developed a self-funded MEWA using Reference Based Pricing (RBP). With approximately 700 employees on the plan, LeadingAge implemented their RBP in March of 2018. They did not offer a health plan to their employees prior to implementing RBP.

The results:

- First year renewal increase was mid - single digit
- Discounts significantly below a "rental" PP network
- Premium level consistently 20 - 25% below similar plans

Signature HealthCARE

Kentucky based long term care company with 5,500 employees in 10 states. In 2018, Signature offered RBP as an option in 20 of 148 locations and in 2019 as an option to all employees. Due to it's success, they converted all employees to RBP in 2020.

The results:

- In 2018 and 2019 they saved \$11 million only offering the plan as an option to employees
- 20% reductions in premiums and deductions

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