

Service Team

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Reference Base Pricing (RBP) Insights

Reference Base Pricing (RBP) is a hot topic within our industry, and the Symposium in September dove deeper into how RBP works and why groups should, or should not, consider this option. As a follow-up to the Symposium, below are some quick notes and resources to help you position RBP with your clients:

- **What It Is:** RBP is a cost-containment strategy that sets fixed payment limits for medical services based on Medicare rates, replacing traditional network contracts and discount-based pricing.
- **Why It Matters:** Employers can save 10–40% compared to PPO plans, gaining greater control over healthcare spending and improved pricing transparency.
- **How It Works:** Payment limits are typically set at 120–150% of Medicare rates, with vendors negotiating directly with providers and supporting members through the claims process.
- **Challenges to Address:** RBP can lead to balance billing and provider disputes, requiring strong vendor partnerships and proactive member education.
- **Strategic Value:** RBP empowers employers to define fair reimbursement levels, reduce excessive charges, and promote sustainable healthcare financing.
- **RBP Resources:** Below are links to the Symposium PPT slides that were presented in September, and a copy of the RBP analytic tool that was created by Luke Strub. If you need help with RBP for one of your clients, please work with a buddy!
 - **RBP Symposium Materials:** \\liber.cb-sisco.com\data\Benefits\Dubuque\Working Documents\Knowledge Library\RBP
 - **RBP Savings Calculator:** \\liber.cb-sisco.com\data\Benefits\Dubuque\Analytic Tools\Funding Analysis\RBP Savings Calculator.xlsx

Q4 Checklists & Resources

Checklists for Q4:

- **Post Open Enrollment Checklist:** [Click here](#) for an email template that can be used after open enrollment to remind clients about key year-end items and help prevent issues that could arise after the start of the new year.
- **Presentation Checklist:** During our busiest season, the fast pace can lead to more data and presentation errors, causing extra revisions. You can reference the [checklist here](#) to help reduce these mistakes when prepping for renewal meetings.

Resources:

There's a new [Resources Hub](#) that was launched on Monday.com. Please add to your favorites to reference procedures and tools.

This new Hub contains files, links, or O:Drive locations for anything you may need, along with information about when it was last updated and the primary contact if you have questions or feedback. There are tabs for each type of resource to make navigation easier, but you can also view and search for anything from the "main table" tab if you prefer.



Q4 Key Compliance Deadlines & Reminders

- **5500 Filing Deadline (with Extension)**
 - **Due Oct 15**
 - Applies to plans with 100+ participants or funded plans with fewer than 100 participants.
 - Filing is required if plan assets are held in a trust separate from the employer's general assets.
- **Medicare Part D Notices – Due Oct 15**
 - Employers offering Rx coverage must notify individuals of creditable or non-creditable status.
 - Notices must be issued by Oct 14 but can be provided anytime in the 12 months prior.
- **Gag Clause Attestations – Due Dec 31**
 - Employers and carriers must attest compliance with the CAA's gag clause prohibition.
 - Submission is required annually through the CMS portal.
- **ACA Reporting (Sections 6055 & 6056)**
 - **Due Q1 2026**
 - **Jan 31:** Provide Forms 1095-B/C to employees (unless extended).
 - **Feb 28 / Mar 31:** Submit paper/electronic filings of Forms 1094/1095 to the IRS.

Please note: there are Monday.com tasks for all of these items on your client boards. Please be sure to review and complete these tasks as they become due!