

CASH PRICE AGREEMENTS

Making smart, cost-conscious choices benefits everyone on the Plan. To incentivize and reward good purchasing decisions, we've developed the Cash Price Agreements program. Cash Price Agreements allow any provider to be covered like a KPPFree™ provider. Have a provider you like? Just ask them if they'll match the KPPFree™ program. If the provider agrees and the Plan judges them to be high-value, you can have your care paid 100%.*



Call your support team to find out if your medical service is available through the KPPFree™ program, discuss your benefits, and see if a Cash Price Agreement is your best option.



Talk to your provider about the enhanced benefit available to you if they agree to match, or closely approximate, the KPPFree™ bundled price.



Remember, all services required for the service or procedure are bundled under KPPFree™. These same services must also be included in your provider's offer.



Your Kempton Care Advocate will provide you with a Cash Price Agreement. If your provider signs the CPA, your procedure will be covered under the KPPFree™ benefit!

TO LEARN MORE: (800) 324-9396 | [ADVANTAGEHEALTHPLANS.COM](https://www.advantagehealthplans.com)

FREQUENTLY ASKED QUESTIONS

What is KPPFree™?

KPPFree™ is a program that encourages self-funded employers to work directly with medical providers who believe in charging a fair price for high-quality care. Under KPPFree™, you can receive high-quality care at an enhanced benefit, often with no out-of-pocket cost for you.* To encourage you to use this benefit, reasonable travel expenses are included.

What services are available through KPPFree™?

Making healthy, cost-containing healthcare decisions benefits everyone on the Plan. Cash Price Agreements allow any provider to be covered like a KPPFree™ provider.

Have a provider you like? Just ask them if they'll match the KPPFree™ program. If they agree to match or closely match the bundled KPPFree™ price, your care will be covered at 100%*.

What is a KPPFree™ Cash Price Agreement?

Making healthy, cost-containing healthcare decisions benefits everyone on the Plan. Cash Price Agreements allow any provider to be covered like a KPPFree™ provider. Have a provider you like? Just ask them if they'll match the KPPFree™ program. If they agree to match or closely match the bundled KPPFree™ price, your care will be covered at 100%*.

Is a KPPFree™ Cash Price Agreement the best option for me?

Cash Price Agreements are consumer-driven. As a smart consumer, this means that you are responsible for working with your provider(s) independently and "owning" the process.

The relationship you have with your provider is significant to this process. There is a much higher possibility of success when the patient, you, lead the discussion.

However, this process is not for everyone. If you are uncomfortable having this discussion with your provider or do not want to devote the time to the process, this option is not a good fit. Even if a Cash Price Agreement is not the best option for you, the enhanced benefit is still available by choosing a current KPPFree™ provider. You may also choose to use the regular plan benefits available to you.

We recommend using a current KPPFree™ provider or your regular plan benefits for care for medical issues that are urgent or time-sensitive.

Are all providers willing to do a KPPFree™ Cash Price Agreement?

No. Not all providers are willing or able to participate in this option.

If your provider is not willing or able to sign a Cash Price Agreement, you still have an enhanced benefit available if you choose to use a current KPPFree™ provider. You may also choose to use the regular plan benefits available to you.

What is the process?

1. Call your Kempton Care Advocates to determine if your medical service is available through the KPPFree™ program and discuss whether a Cash Price Agreement is your best option.
2. Talk to your provider about the enhanced benefit available to you. If they are willing to match, or closely approximate, the KPPFree™ bundled price, you can request a Cash Price Agreement to share with them. Your Kempton Care Advocate will provide you with a Cash Price Agreement to present to your provider for them to sign. Once your provider has signed the agreement, please return it to your Kempton Care Advocate for review.
3. After the agreement is reviewed and our team confirms that all necessary services are included in the bundled price, your Kempton Care Advocate will send an executed copy of the agreement.

Once the process is complete, you may schedule your appointment, and the Plan will cover your medical services under the enhanced KPPFree™ benefit!

Starting the conversation with your doctor.

Here are some helpful talking points and a few worksheets to help you discuss the program with your doctor and get the information you need to get started.

- "My health plan is self-funded. I want to keep costs in mind when I am making this decision."
- "I have an enhanced benefit that saves me significant money on my out-of-pocket costs."
- "We have the option of working together so that I can still have my out-of-pocket costs reduced or waived while not having to use a different provider."
- "How much will this treatment cost? I would like to know what the total cost will be, not just my out-of-pocket cost."
- "If you are willing to work with me and match the bundled price of a provider who participates in KPPFree™, I get the enhanced benefit, but there are also benefits for you too. Can we discuss this option?"

Speak with a Kempton Care Advocate
CALL (800) 324-9396 | MONDAY - FRIDAY, 8:00 A.M. - 5:00 P.M. CST

*KPPFree™ is only available for covered services. If a participant has other primary insurance, the benefit is not available. Neither the Plan or the Plan Administrator, make any warranty as to the quality of care that may be rendered by any provider. Under IRS guidelines, except for ACA mandated Preventive Services, participants enrolled in a Qualified High Deductible Health Plan must meet their deductible before receiving a 100% benefit. (C) 2021 All rights reserved.