

Reference-based Pricing Hit Duo: 2 Articles Make EBN's Top 10

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12.18.2018

Employers facing relentless escalating healthcare costs are on the lookout for cost-control strategies. Over the past few years, reference-based pricing has emerged as a viable option for some self-funded groups.

Robert Townsend, Corporate Synergies Vice President of Account Management, and John Kern, Regional Vice President, presented their take on reference-based pricing in guest commentary published by *Employee Benefit News (EBN)*. EBN ranked Townsend's and Kern's articles among the 10 most popular with their readers in 2018.

Here is a recap of the articles:

[Reference-based Pricing: Is It the Right Move?](#)

[4 Considerations](#) by Robert Townsend

"Reference-based pricing has emerged as one way for self-insured employers to control costs. But the measure is not without controversy," Townsend wrote in his article published in EBN on April 17, 2018. "So what's the appeal? Reference-based pricing means there are no networks to deal with, which is appealing to employees who prefer to get care from certain providers. Therefore, it provides more care options."

Townsend said it's critical to ensure the benefits program is well-defined and employees are well educated on how to utilize it. "There is the potential for employees to get balance-billed after a claim is paid," he wrote. "Employees who don't understand how reference-based pricing works could be saddled with steep medical bills for services they thought their healthcare insurance would cover."

Townsend, with his two decades of underwriting experience, is an expert in developing fully insured and self-insured funding arrangements. He leads an employee benefits account management team in Corporate Synergies' Camden, New Jersey, headquarters.

[Here's Why Reference-Based Pricing is Gaining](#)

[Momentum](#) by John Kern

"We don't have a healthcare issue; we have a billing issue. At the root of this national crisis is a lack of medical cost transparency, which is driven by people who are motivated to keep benefit plan sponsors and healthcare consumers in the dark," wrote John Kern in his article published by EBN on July 17, 2018. "Reference-based pricing attacks the problem from all angles and targets billing — which is at the heart of the crisis."

Kern, with 20 years of employee benefits experience, is also an expert in funding alternatives. He is the leader of Corporate Synergies' Florida regional office in Orlando.

Townsend and Kern are among 40 Corporate Synergies' internal experts who write benefits and insurance best practices articles, which are contributed to Employee Benefit News and other industry and business media on a weekly basis. For more than five years our articles have been a staple in EBN.

This marks the second consecutive year that Corporate Synergies' articles have ranked in EBN's top 10. With an average of one article or media interview published per week on relevant topics, our firm is driving the national conversation on employee benefits.

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