Securus Benefits

Triad RBP Plans

Triad RBP plans, powered by Securus Benefits (TPA), combines Reference-Based Pricing (RBP), PHCS Practitioner & Ancillary Network (PHCS), and Cash Pay care coordination into an integrated model. The structure is designed for employers who are comfortable with a plan that works differently than traditional carrier networks and who want members to engage with Care Coordination to get the best results.

How the Model Works

1. Open Access + PHCS

Members can see any provider. PHCS is included by default to give members a broad preferred network and reduce noise, while RBP provides a predictable baseline reimbursement when providers are out of network or decline PHCS. This keeps access wide while maintaining cost control.

2. Care Coordination & Cash Pay (Preferred Path)

When members contact Securus at 877-420-0785 before a visit, the Care Coordination team guides the entire process and often unlocks Cash Pay pricing. The team will:

- Understand what the member needs
- Identify high-quality, fair-price provider options
- Secure confirmed Cash Pay or bundled pricing when available
- Provide clear instructions for the visit

With a confirmed Cash Pay quote, the member uses a plan-funded Cash Card to pay the agreed amount at the visit. The plan pays the provider directly through that card, and balance-billing risk is essentially removed.

3. RBP Pathway (When Member Goes on Their Own)

If the member does not coordinate in advance:

- Member shows their ID card
- Claim routes normally and claims repriced using Medicare %
- PHCS applies when applicable
- TPA handles Explanation of Payments (EOPs) and initial appeals, with catastrophic balance bills indemnification solution

This aims to protect the member while keeping reimbursements aligned with fair-market benchmarks.

Employer & Member Experience

1. Employers

This structure works best for employers who are comfortable with:

- An Open Access plan
- RBP as a cost-control method
- Members engaging with a navigation team
- Atypical approaches that differ from the BUCA carriers

The plan is intentionally different — built for groups who want flexibility and transparency and who are willing to adopt a more hands-on, navigated approach.

2. Member Experience

- No mandatory network
- PHCS physicians included
- Care Coordination and Cash Pay options
- Support for disputes, appeals, and balance-bill issues