Allstate
HEALTH SOLUTIONS

Open Provider Path

A Short Term Medical plan with the freedom to choose any provider.

quote now

Open Provider Path (OPP) is an Allstate Health Solutions Short Term Medical plan built on flexibility and choice. Customers can choose the doctor, specialist, hospital or facility that's right for them, and OPP uses reference-based pricing to pay the claim. If a provider ever bills for more than the plan pays, our advocacy team steps in to help.

How reimbursement works

Open Provider Path uses reference-based pricing, a model that pays providers based on standard rates, plus extra. We look at Medicare rates to determine provider reimbursements:

- Up to 160% of the Medicare-allowable amount for medical facilities
- Up to 130% of the Medicare-allowable amount for professional services

Plan features

Open Provider Path is available for the following STM plan designs: Essentials, Enhanced, HSA-compatible, and Guaranteed Issue.

- No network restrictions
- Preferred rates available for those who qualify
- Child-only plans available
- Additional benefits available through Recuro Health (see plan brochure)

Highlights

- **Open choice**
  From routine care to hospital treatments, customers can get the care they need without worrying about if the provider is in network. Our no-network plan gives people the freedom to see any provider and visit any facility.
- **Cost savings**
  Customers save money with reference-based pricing, handled behind the scenes for a seamless experience. Our rate reimbursements keep customer costs in check while paying providers fairly.
- **Clear, upfront pricing**
  Clear Access, our easy-to-use search tool available in the member portal, helps customers find local providers who accept our rates and compare pricing on common services, making it easier to budget for health care.
- **Balance bills, handled**
  Sometimes a provider charges more than the plan reimburses. When that happens, we will resolve all balance bills. Removing and reducing to eliminate the extra costs.

Quoting and enrolling

Log in to Agent Back Office to start your quoting process. If you are unable to quote online, call your sales team for assistance.

More resources

product brochures

agent sales guide

Short term medical plans, including Open Provider Path, do not meet minimum essential coverage requirements of the Affordable Care Act. Exclusions and restrictions may apply. See product brochure for complete terms and conditions.

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