

Beyond Basic Benefits

LeadingAge Kansas Employee Benefits, Inc. (EBI) continues to enhance benefits versus traditional market plans, both in coverage and in programs.

Value-Added Support

EBI includes tailored advocacy, management, and treatment programs that enhance and stretch basic medical benefits. Accessing additional options alongside your physician and hospital care keeps members healthier.

These options reduce the need for in-person care, reserving the need for Out-of-Pocket costs for when participants need care the most. Lowering the need for traditional benefit utilization also keeps premiums down for both the plan and the member.

Member Services

Your premiere EBI Plan Administrator services claims, helps access and navigate providers, and is a “one-stop shop” directory for any plan element. Administration of claims is fast, accurate, and interventive on behalf of patients. Any questions regarding claims, medical and ancillary benefit coverage and processes, or utilization can be answered over the phone, by email, or through the portal.

Claims Inflation-Buster

Out-of-Pocket Reductions

Full-Service Pharmacy

Physician Options

Chronic Disease Management

Advanced Case Management

Claims Inflation-Buster

Medical trend is on the rise. Accountability in the healthcare system is a core aspect of EBI's model to see fiscal success for the plan and its members.

Before and through the No Surprises Act, EBI focuses on ensuring participants pay only an honest amount for medical services that they receive. Finding transparency in hospital and physician billing is a fiduciary responsibility of the plan. EBI audits, evaluates, and upholds fair plan and participant payment responsibilities. Metrics for determining repricing are based on balancing patient Out-of-Pocket costs with provider negotiation. EBI continues to build relationships with providers and between plan participants and our patient advocates.

Out-of-Pocket Reduction

When a patient cannot access affordable care, member health suffers and long-term plan fiscal health trends down. To ensure that every plan participant and their dependents can receive the health services they need, EBI provides financial services to meet members where they are. EBI member advocates can significantly reduce or eliminate many out-of-pocket costs for covered families.

EBI continues to have lower than average deductible and out-of-pocket maximums than most available market plans. Keeping these low makes the plan less expensive for participants to use their benefits. EBI has only increased deductibles and out-of-pocket maximums once per plan option since 2018.

Full-Service Pharmacy

EBI's pharmacy benefit manager (PBM) operates on a transparency model to remove excessive profit from drug companies. Pass-through pricing maximizes savings on purchased prescriptions through rebates and discounts.

The PBM staffs licensed pharmacy technicians to educate about prescriptions, and work with the patient and their provider on choosing cost- and outcome-effective drugs. The PBM portal includes a self-service suite of information on retail and mail-order purchasing options and costs, savings opportunities, drug effects and interactions, and more.

Physician Options

Seeing your choice of physician is essential to patient confidence in care. EBI accesses a top national network of primary care, specialist, and ancillary service providers. All members can find a network physician or nominate their own to always receive In-Network benefits. EBI guarantees that all members have these options.

If time is money, then no cost, unlimited, all access physician visits save both. For participants and their dependents, board certified physicians are in the palm of your hand with telemedicine. Members can see a doctor in 9 minutes on average, any hour of any day, as often as they need to. Patients can be treated for many common issues and can have prescriptions filled at their local pharmacy whenever needed.

Chronic Disease & Advanced Case Management

For members with diabetes, whole-health management is a phone call away. As a complex disease, participants access specialized educators to learn how to support healthy living.

On a cancer treatment journey from diagnosis to remission, EBI adds another layer of care. Top national cancer experts and the newest treatments and research are available to assist the patient's own oncologist. Nurses and support staff guide the member and their family.

Chronic kidney disease can be preventable with close monitoring. Coaching and education reduce risk of dialysis and increase the chances of eliminating dialysis. If on dialysis, EBI provides another financial layer of protection through additional discounts.

Members have the option of eliminating surgical recovery, cost, and risk for orthopedic injuries and conditions with advanced orthobiologic treatment. Using the patient's own healing ability, most conditions can be restored to near total original function.

Experience

The EBI member experience model is held up by service, advocacy, and education. When participants understand their benefits and find support through treatment and billing, member satisfaction reaches its high point. Combined with programs that directly reduce premium and out-of-pocket costs, EBI delivers on the promise of high-value benefits.