



The Benefit of Balance

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EBMS Launches Powerful Consumer Driven Healthcare Platform

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BILLINGS - Employee Benefit Management Services, Inc., a national third-party administrator and leader in health risk management, has launched an enhanced platform to power its account-based health benefit products. This integration leverages a best-in-class solution to bring the latest technological advances to EBMS' customers.



"At EBMS, we continually reinvest in our technologies and resources in order to improve experiences for our customers," said Kevin Larson, the president of EBMS. "We're thrilled to offer our customers and members this advanced product."

Consumer Driven Healthcare allows consumers to directly pay for healthcare, while utilizing tax incentives, through Health Savings Accounts, Health Reimbursement Arrangements, and Flexible Spending Accounts. As a leader in providing benefit strategies to employers, EBMS launched miBenefits CDH, which consists of an employer portal, participant portal, mobile application, and benefit debit card to manage CDH accounts. The platform also provides engagement tools to empower consumers with meaningful support, helping them optimize their healthcare spending and maximize their healthcare savings.

"EBMS' miBenefits CDH platform has not only increased efficiency within our administration, but it has also made it easier for our employees to pay for and monitor healthcare expenses," said Cindy Loyer, the benefits specialist of Matanuska-Susitna Borough in Alaska. "EBMS consistently delivers solutions that positively impact our operations and the lives of our employees. We're thrilled with their commitment to investigating new possibilities."

As the healthcare landscape continues to change, American employers are increasingly using Consumer Driven Healthcare to shift costs and meet new demands. For instance, according to the 2016 Year-End Devenir Health Savings Account Research Report, the number of HSA accounts in the U.S. exceeded 20 million in 2016, a 20 percent increase since 2015.

"We wanted a competitive advantage when it came to CDH products," EBMS' Kevin Larson said. "Now, we can be a leader across all aspects of our business, as we continue to offer innovative products to our clients and members."

EBMS, Montana's first third party administrator for self-funded healthcare, started nearly 40 years ago with two employees and one client. Now, 275 employees serve more than 200 clients throughout the U.S. EBMS offers a full suite of health management services, including onsite clinics, pharmacy services, wellness, disease management, and medical management programs. As one of the nation's premier industry leaders, EBMS works with clients and brokers to achieve better health and financial outcomes for the workforce and the company's bottom line.

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