



**2022
Client
Report**

Self-funding Saves. MedBen Delivers.

Dear Valued Client:

At MedBen, every day we ask ourselves questions like:

- *What can we do today to help our clients?*
- *Can we come up with a way to address the latest driver of health care cost increases?*
- *Is there a way to improve a process without harming quality?*

And you are often the best source of answers for these questions. When we talk to and meet with clients you understand that we are interested in knowing what you need to make the employee benefit experience better for plan participants and more affordable for your budget.

We call this the “voice of the customer” and it is critical that we hear it.

Finding innovative solutions to help you and your employees is the task we place before ourselves, and we take it on with great enthusiasm. We don't do it simply because it's our job – we also do it because we genuinely enjoy the pursuit.

One of the advantages MedBen has over the larger, administrative services only (ASO) companies is that we don't have to subscribe to a “one size fits all” philosophy. This enables us to help you customize your benefits so they meet your specific goals – and we use every resource available to ensure that your plan is the perfect fit.

In 2021, MedBen introduced new solutions and improved existing ones, all with an eye on producing real results – enhanced service and bigger savings. In this report, we'll highlight these solutions and share some of the results of our claims management, plan design and reimbursement strategies, pharmacy solutions, ancillary programs, and online services.

Moving forward, we will continue to innovate and enhance your benefits planning using the knowledge we've gained from experience, analytics, and most importantly, your feedback.

I'll close with a reminder that MedBen employees are always happy to meet with you in person for employee enrollments, plan reviews, brainstorming sessions – whatever your need, we're ready to make the trip. If you prefer an online meet-up, we're available for that as well. And if you wish to me speak to me about whatever is on your mind, just call 740 334-1597.



Kurt Harden, President & CEO
Serving MedBen clients since 1991

President's Note



New solutions.

Matching members with the right drugs at the best cost.

MedBen Rx "Cost Plus" clients already spend an average of **15.7% less** compared to their previous PBM. But what about saving even more with the next generation of pharmacy solutions – one that also impacts member health?

Comparative effectiveness brings clinical research and employers together to find the most clinically effective drugs at the best cost. And as new drugs are introduced and prices change, we reevaluate cost vs. effectiveness to ensure long-term success and savings.

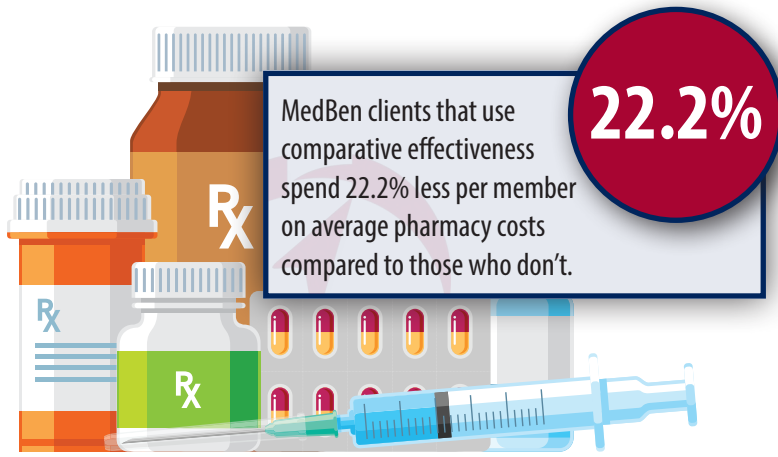
MedBen Rx Comparative Effectiveness

Case Study: Lowering Spend Across Drug Classes

A client engaged MedBen Rx to help them implement a pharmacy benefit design driven by clinical research to ensure members use more effective medications across drug classes.

\$1,512,582 annual savings	Diabetes
\$369,839	Inflammation
\$298,107	ADD/ADHD
\$186,719	Mental Health
\$104,574	Asthma/COPD

In 12 months, comparative effectiveness saved the client an additional **\$2.89 million**.



Paying the right claim at the right price.

Forensic Claims Review

Forensic claims review remains at the forefront of MedBen's saving solutions, bringing together **skilled examiners, advanced algorithms, and medical specialists** to detect and correct claim inconsistencies.

Case Study: Claims Surveillance for Back Surgery

A client received a claim for out-of-network back surgery. After repricing, the unusually high cost for this procedure was flagged by our claims surveillance. A MedBen-contracted orthopedic specialist reviewed the claim and negotiated additional savings from the provider.

Original Claim Amount	\$160,109
Allowed after Reasonable & Customary	\$112,321
Additional Savings from Targeted Claim	-\$57,918
Final Negotiated Claim Amount	\$54,403

The client saved a total of **66%** through repricing and review.

Proven results.



51.0%

The average savings per targeted claim is 51.0%, over and above the PPO discount.

New solutions.

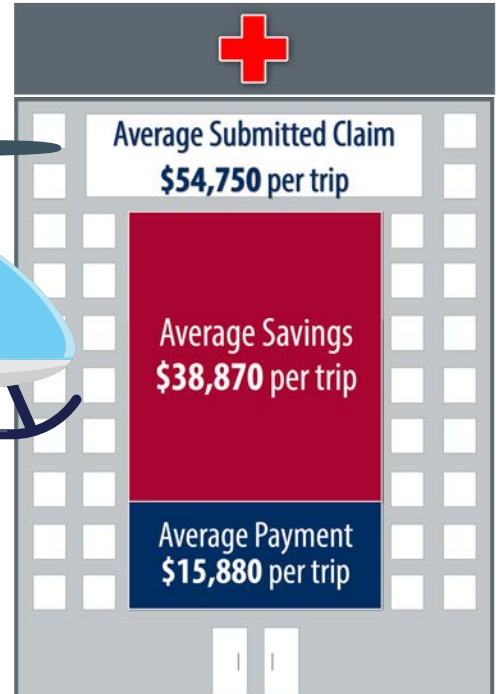
Reducing your medical transport costs.

Air Ambulance Reviews

MedBen recently partnered with **Sentinel Air Medical Alliance**, an air ambulance cost containment company.

In a short time, the Sentinel team of experts has reviewed 27 air medical transport claims. Following payment negotiations, clients have received an **average per-claim savings of \$38,870** – a net total of **\$1,049,496**.

Make sure you talk to your Account Manager about adding this valuable service.



Proven results.

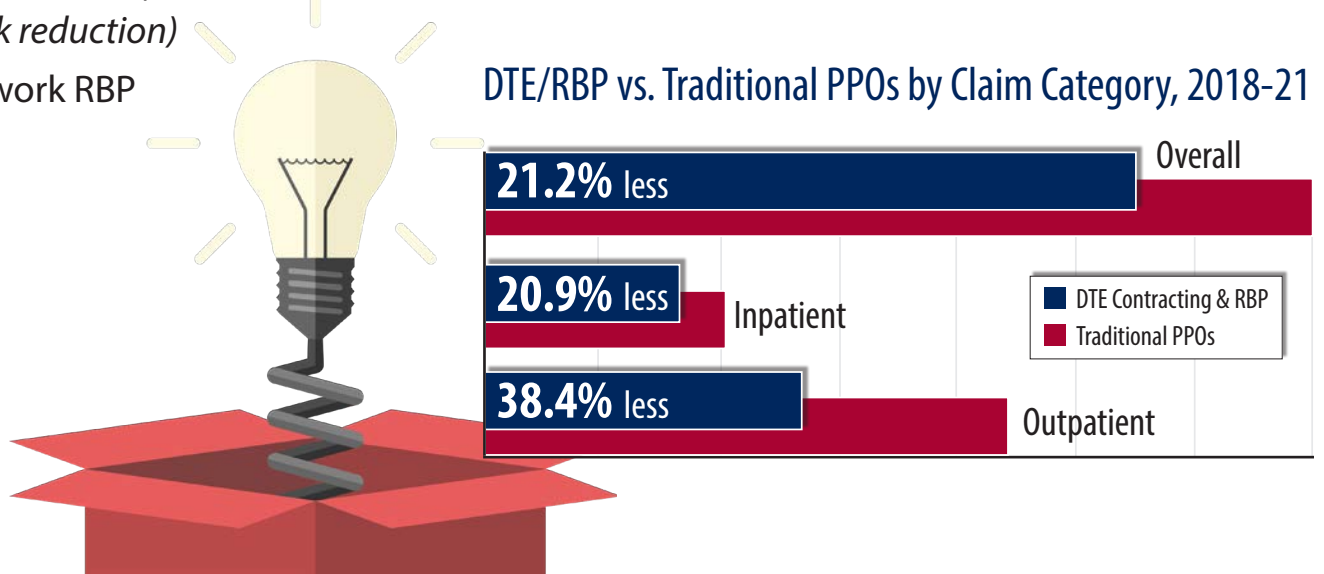
If pricing control and consistency is what you're after, MedBen has a solution:

- Traditional PPO plans
- Traditional reference-based pricing (RBP)
- Direct-to-employer contracting (DTE)
- Benefit-specific RBP (*laser-focused RBP aimed at risk reduction*)
- Out-of-network RBP
- Hybrid RBP

Pricing control and consistency.

Alternative Reimbursement Strategies

DTE/RBP vs. Traditional PPOs by Claim Category, 2018-21



New solutions.

Keeping you compliant with the new rules.

NSA Administrative Services

The **No Surprises Act (NSA)** protects patients against financial burdens that arise from unexpected medical bills, while putting new administrative obligations on self-funded employers.

MedBen's **NSA Administrative Services** address both sides of "No Surprises" – **Claims and Transparency** – with solutions that help save you time, money, and aggravation. MedBen will provide transparency tools and has partnered with The Phia Group to provide comprehensive NSA claims services.

Contact your Account Manager to learn more!



The Impact of **MedBen WellLiving**

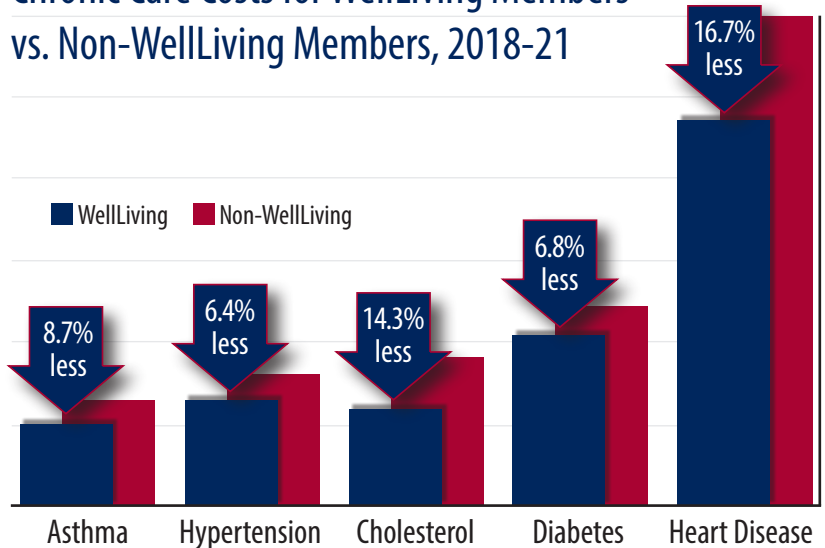
Proven results.

Did you know that, historically...

- 76% of all office visits,
 - 81% of all inpatient admissions, and
 - 91% of all Rx prescriptions
- ... include one or more of these conditions?

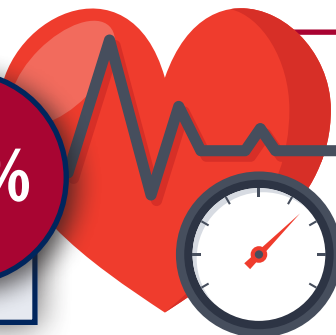
1. Asthma
2. Cholesterol
3. Diabetes
4. Heart disease
5. Hypertension

Chronic Care Costs for WellLiving Members vs. Non-WellLiving Members, 2018-21



MedBen WellLiving clients spend 6.2% less on average than those that don't use WellLiving.

6.2%



Greater compliance equals healthier members and lower costs.

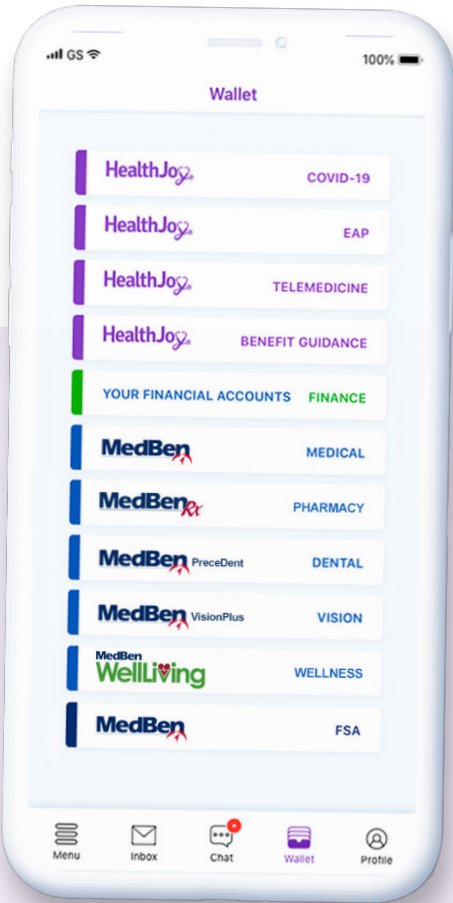
New solutions.

An industry-leading technology experience & member concierge service.

HealthJoy TPA+

MedBen has partnered with HealthJoy to offer HealthJoy TPA+, which revolutionizes how your members access care. Clients see an average of 30% of their members engage with HealthJoy TPA+ monthly.

Interested in telemedicine? No problem. Telemedicine services, including mental health care, are included with our program.



Benefits Wallets



Telemedicine



RX Saving Review



Medical Bill Review



Provider Recommendations



Appointment Booking



HSA / FSA Support



Personalized Recommendations



Teletherapy



Dedicated Case Managers



Rewards

HealthJoy TPA+ gives members access to...



Healthcare Concierges

MedBen Access

Improved functionality.

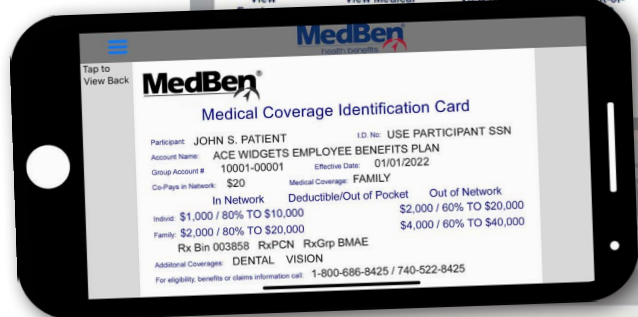
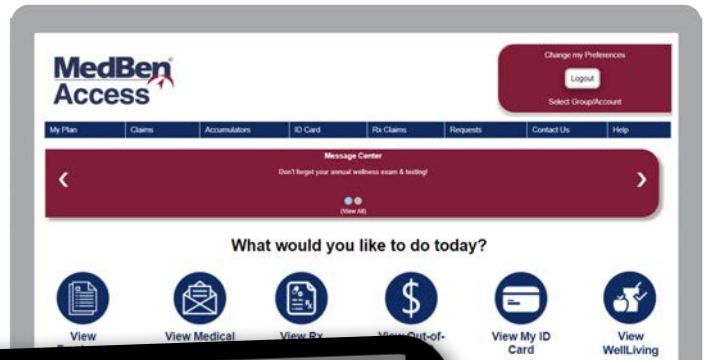
NEW look.

NEW quick-access icons.

NEW virtual ID card.

NEW paperless EOBs.

And, MedBen FSA and HRA users can now submit images or PDFs of their substantiation receipts online or via our mobile app!



Reporting insights for better plan management.



It's your data.

Take control of your plan with the **MedBen Analytics employer dashboard**. Our dashboard allows you to:

- Track claim trends
- Forecast future claims
- Find savings opportunities
- Schedule your favorite reports to run automatically



Peace of mind.

Ensuring quality service and finding new solutions.

ISO 9001 Certified

The best tool for meeting ISO quality expectations is your feedback. Through our **Client Satisfaction Surveys** and **social media**, we can see what's working and find opportunities for improvement... which often inspires new solutions.

"MedBen gives exceptional customer service. They are always looking for ways to reduce our costs."
Darla W.

"I have worked with other TPAs and no one has met MedBen's excellent service. I hope to continue my relationship with MedBen for many years to come."
Tim D.

"MedBen always has the attitude of doing everything possible to help the customer."
Michael K.

"MedBen is always professional and responsive to any issues. They proactively manage our account. Our business has been with them for over 15 years and we are very satisfied."
Susan T.



"MedBen is a great partner for our self-insured medical plan. They are quick to answer questions and the semi-annual and annual plan reviews are invaluable."
Gina G.

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