EMPLOYEE BENEFIT SYSTEMS
HELPING ADMINISTER YOUR SUCCESS

PRESCRIPTION DRUG REIMBURSEMENTS

When a prescription (Rx) is sent to a pharmacy to be filled, the pharmacy runs the member's insurance right away. The pharmacy determines if there is Primary Carrier Rx coverage, and will see the member's Primary Carrier out-of-pocket cost. The pharmacy does not see the EBS partial self-fund (PSF) plan coverage during the insurance validation. After the Primary Carrier coverage is confirmed, the pharmacy fills the Rx, and it is available for pick up by the member. If there is a PSF Rx buydown the member will receive the payment from EBS on behalf of the PSF plan.

UNCLAIMED PRESCRIPTIONS

If the Rx is not picked up, the pharmacy reverses the claim out of their system and sends a correction file to Primary Carrier. Approximately two weeks later, EBS receives the correction file from the Primary Carrier. Therefore, EBS holds Rx claims for two weeks. In most cases, this brief hold allows enough time for the correction files to reach EBS. This results in fewer instances of EBS prematurely reimbursing the member and subsequently requesting a refund.

PRESCRIPTION DISCOUNT CARDS

Some members use an Rx discount card that may not be reflected on the Primary Carrier file. The file may indicate the member paid $1,000 for a high-cost Rx but because they used a discount card, they really paid $50. EBS will deny any Rx claim when the member is reimbursed more than $500 in out-of-pocket expenses on a single claim. The Explanation of Benefits will request that the member submits a receipt showing their actual out-of-pocket expenses. The actual out of pocket expense will be reimbursed according to the plan design.

HOW CAN I BE REIMBURSED FASTER

For these high-cost prescriptions, members may submit their receipt(s) to their claims processor showing proof of their true out of pocket expense. Once the Primary Carrier file is received showing the prescription went through the Primary Carrier insurance, EBS will process the claim and release any payment due according to the PSF plan design.

Claims Processor Email: Amber Nupp - anupp@ebs-tpa.com

Members may also sign up for direct deposit. Additional information on direct deposit can be sent upon request.