

# Reduce Healthcare Cost



Self-funded insurance plans can be a more transparent option than traditional insurance for small business with reference based pricing, often resulting in lower plan costs long-term.

[Learn How Self-Funding Works](#)

## Cherry Pick Your Benefit Offerings

Bundle products for great plan savings, reducing plan cost and paying for only what you need. Read about plan products and ask us to quote you on an aspect you would like.

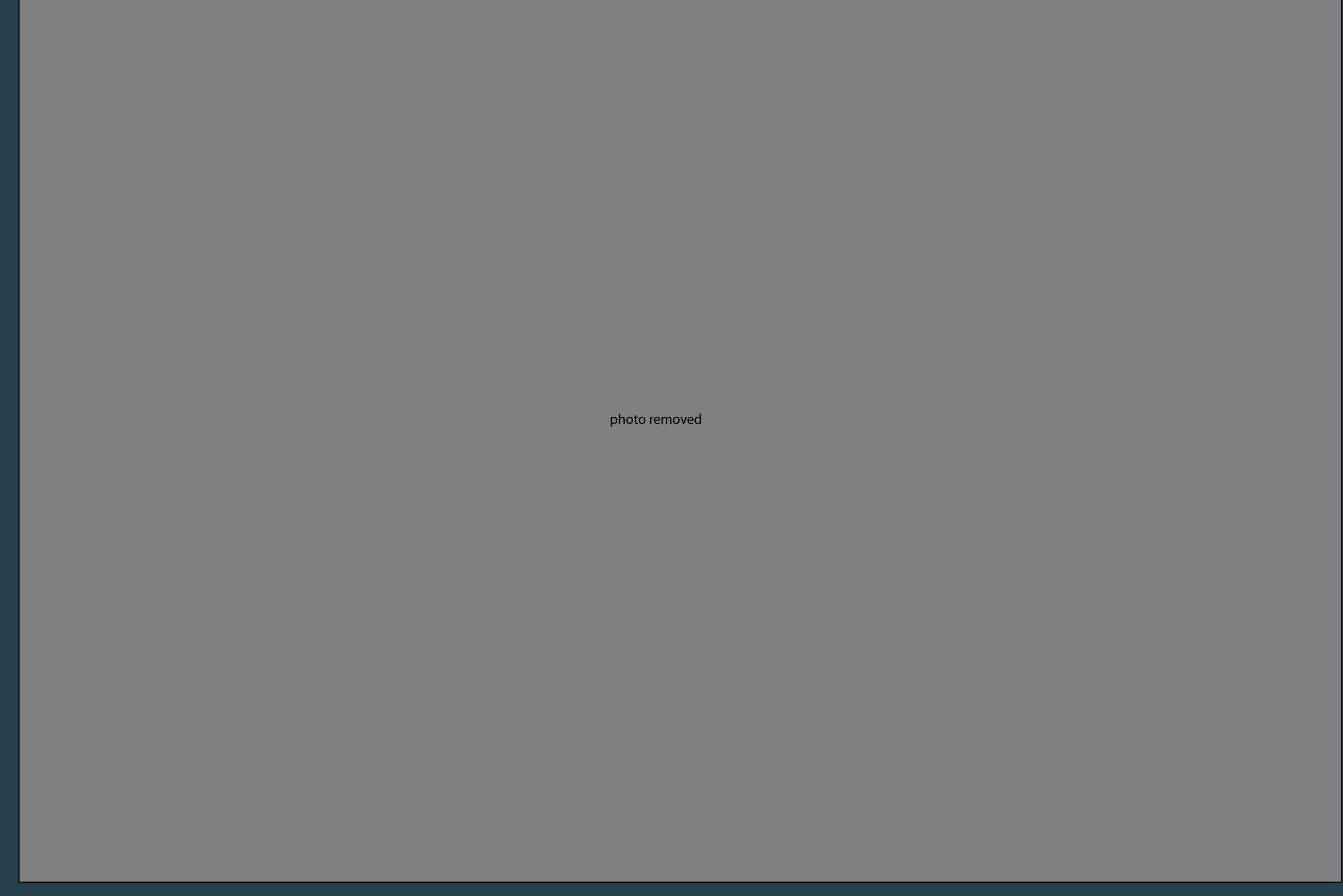
- Medical Plans**  
Design a medical plan that only pays for the benefits relevant to YOUR employees. Types: Self-Funded, Level-Funded, Minimum Essential Coverage (MEC).
- Health Savings Account (HSA)**  
Empower employees to build their own savings to pay for their healthcare expenses.
- Commuter Reimbursement**  
Incentivize working in-office by covering the cost of gas, parking, mass-transit, or a cab ride.
- COBRA Administration**  
Upon the termination of an employee, outsource COBRA administration and legal obligations to us.
- Dental & Vision Plans**  
Enhance the lives of your employees and attract top talent with dental and vision benefits appropriate to your demographic base.
- Health Reimbursement Arrangements (HRA)**  
Fund a tax-advantaged benefit plan to reimburse employees for their out-of-pocket health care expenses.
- Limited Purpose Flexible Spending Accounts (LPFSA)**  
Employees deduct pre-tax payroll dollars to save and pay for their out-of-pocket dental and vision expenses.
- Pop Document & ERISA Wrap**  
If you offer health plans, you need to explain how the plans work. We can help you prepare this "Summary Plan Description."
- Flexible Spending Account (FSA)**  
Help employees pay for healthcare expenses in a way that's structured and controlled.
- Lifestyle Accounts (LSA)**  
Fund activities like fitness, health, education, or anything that encourages employee well-being and development, whether it be personal or professional.
- Health e360**  
Help employees and their families feel good proactively and reduce the risk of claim usage when they are healthier.
- Dependent Care Account (DCA)**  
Employees can pay for qualified child and dependent care expenses while lowering their taxable income.
- Remote Work Reimbursement**  
Cover expenses like internet services, web cams, microphones, computers, or office supplies.
- Prescription Benefit Management (PBM)**  
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[Request a Quote](#)

## Dependable Support

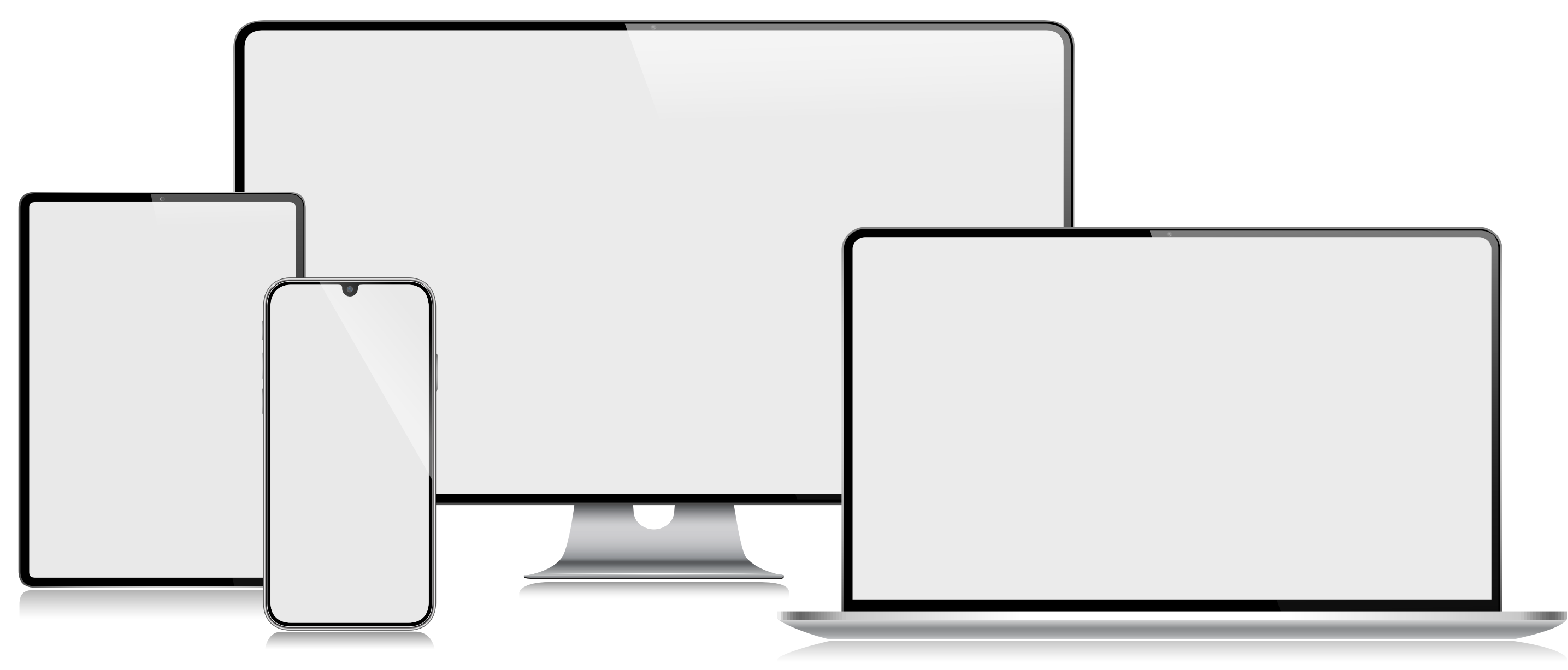
Members, Brokers, Healthcare Providers, and Employers can contact us how they want. You are the reason we are here, and we are ready to serve you.

- Live Chat**  
Start a chat session on our website. We can even screenshare if wanted.
- SMS Text**  
When you are on the go, you can text us your questions.
- Phone**  
Call us; we can answer questions or explain plan benefits with USA-based team members.
- Fax**  
For Healthcare Providers, our fax-back system responds 24/7.
- Email**  
Email us your questions or send in claim receipts.
- Portal Mail**  
Send a secure message to us when logged into your HIPAA-secure health portal account.



## Friendly Account Managers

Account Managers are readily accessible so that Employers' needs are acknowledged and addressed quickly.



## Centralized Access to Your Health Plan Data

Your benefit plans, reports, claim funding requests, and invoices are available with just one login account. Login from any device to our intuitive health portal.

Your employees and their healthcare providers can also login to check claims updates, print ID cards, enroll in benefits, or file an appeal or grievance.

[Learn About Our Health Portal](#)

## How to Get Started with Minimum Essential Coverage (MEC) Self-Funded Health Plan

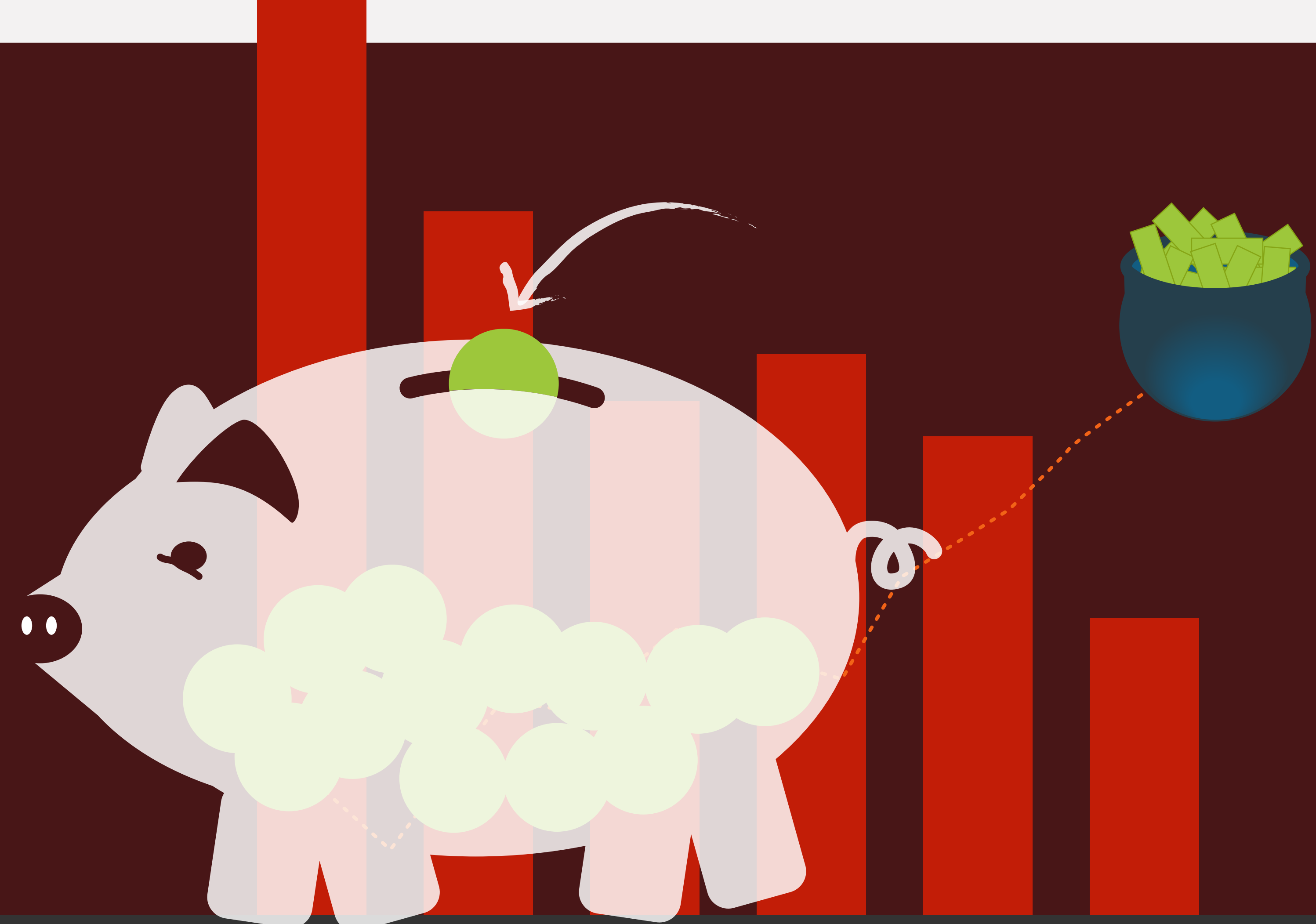
Don't let rising healthcare costs hinder your company profitability. Request a consultation to control healthcare costs and to build long term healthcare savings.

- Schedule a consultation with BMA.**
- Discuss your business objectives and needs.**
- Review benefit plan options tailored for you.**
- Adopt a health plan that delivers value and savings.**

## Request a Consultation

Request a consultation to control healthcare costs and to build long term healthcare savings.

[Request a Consultation](#)



### Industry News

- Machine-Readable Files Available  
April 10, 2023
- Machine-Readable Files: Under Construction  
August 15, 2022
- The Best MEC Health Benefit Plan Features for 2021  
April 23, 2021

[See more blog posts](#)

### Newsletter Sign-up

First Name

Last Name

Email

Yes, I would like to receive emails from Benefit Management Administrators - BMA. (You can unsubscribe anytime)

### Want to Learn More?

Request a consultation to learn how you can reduce employee healthcare costs while providing valuable benefits for your employees.

[Request a Consultation](#)

### Contact Us

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[Send Us a Message](#)