

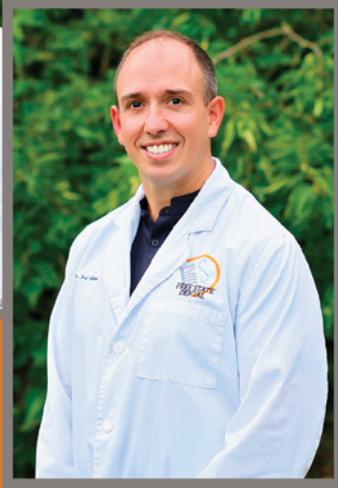
LAWRENCE BUSINESS MAGAZINE

2026 Q1



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How smart health policy protects Kansas businesses

For many Kansas employers, health care is one of the hardest costs to predict – and one of the most difficult to control. Even businesses that invest in competitive benefits, wellness programs and strong workplace cultures continue to face rising premiums year after year.

One component often overlooked is how decisions made at the Statehouse may directly impact what employers pay.

Why health care costs keep rising

Health insurance premiums reflect the cost of health care. As prices for prescription drugs, hospital care and medical services increase, insurance premiums must rise to keep coverage sustainable. Blue Cross and Blue Shield of Kansas (BCBSKS) returns nearly 88 percent of premium dollars towards medical care. The remaining portion of the premium covers taxes and supports customer service and employee salaries, as well as investments that improve access, innovation and stability.

As Kansas' only not-for-profit mutual health plan, we serve our members and communities, not shareholders. That structure matters – especially when it comes to public policy.

The business impact of health care legislation

State policies can either support affordability or quietly add costs that show up in employer premiums. When legislation increases the cost of delivering or covering care – those costs are passed on to employers and employees.

That's why BCBSKS actively monitors and participates in the Kansas legislative process. Employers count on us to manage health benefits and advocate for policies that help keep those benefits affordable and predictable.

Why advocacy matters to employers

Kansas businesses want to offer high-quality health benefits without breaking their budgets. Stable benefits support employee retention, productivity and long-term growth. Legislative decisions that increase health care costs threaten all three.

As a not-for-profit health plan without shareholders, our advocacy is driven by one priority: helping legislators understand how health care policy decisions affect Kansas employers, families and communities – not stock prices or quarterly earnings.

A short session with long-term consequences

The 2026 Kansas legislative session runs from Jan. 12 through March 27, followed by a brief veto session in April. In just a few months, lawmakers consider proposals that can have lasting effects on health care access and affordability statewide.

That limited window makes accurate, timely information essential. BCBSKS works to ensure legislators understand how proposed policies may affect employer-sponsored coverage and overall health care costs.

What we support

Our advocacy focuses on policies that help employers manage costs while ensuring Kansans can access the care they need, including:

A stronger health care workforce

When communities lack doctors, nurses and specialists, employees miss work and care is often delayed. Policies that expand Kansas' health care workforce help businesses maintain a healthier, more productive workforce.

Healthier Kansans

Preventive care and healthy habits lead to better outcomes and lower long-term costs. State policies that empower individuals to improve their health benefits employees and employers alike.

Employers at the center of health policy decisions

For many Kansas businesses, health care is one of the largest operating expenses. In addition, eight out of ten Kansas patients tell BCBSKS that medical bills are among their top financial concerns – second only to groceries and gas. Policymakers deserve clear data that shows how legislation impacts employers and families in real dollars.

Responsible Medicaid reimbursement

When Medicaid reimbursement rates fall below the cost of providing care, providers must make up the difference elsewhere – often through higher charges to commercial plans. Aligning Medicaid payments with the actual cost of care will help prevent cost-shifting that ultimately impacts employers.

What we urge policymakers to avoid

We encourage caution with policies that will unintentionally increase premiums:

Costly coverage mandates

Mandates requiring coverage of additional services limit employer choice and typically result in higher premiums to cover new costs.

Price-setting policies

Legislation requiring health plans to pay a specified amount for health care services shift expenses to employers and employees while doing nothing to reduce health care spending overall.

One-size-fits-all benefit requirements

Policies that eliminate cost-sharing for services can drive up premiums for everyone, even when they don't align with an employer's workforce needs.

A system businesses can trust

Kansas employers deserve a health care system that is transparent, sustainable and affordable. BCBSKS advocates for thoughtful, data-driven policy that supports those goals – not just for today, but for the future of Kansas' workforce and economy.

Staying informed

Employers who work with BCBSKS can contact their sales representative for updates on health care legislation and its potential impact.

Many Kansas legislators offer constituent newsletters to share updates on bills under consideration. To find your state legislators and learn more about their legislative activity, visit pluralpolicy.com/open.

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LAWRENCE & DOUGLAS COUNTY BUSINESS MAGAZINE 2026 Q1

LETTER FROM THE PUBLISHERS

In every community, there is a quiet engine that keeps homes functional, neighborhoods vibrant, and local dollars circulating close to home. In Lawrence, that engine is powered by our home improvement and service businesses.

From contractors and electricians to plumbers, roofers, designers, landscapers, and specialty trades, these businesses do far more than fix what's broken. They protect investments, build equity, create jobs, and strengthen the fabric of our local economy—one project at a time.

Home improvement is deeply personal. A kitchen remodel is where a family gathers. A new roof protects memories. Updated HVAC systems keep children comfortable in August and grandparents safe in January. But behind every project is a network of local professionals whose work supports not just individual households, but the broader economic health of Lawrence.

These businesses are often locally owned and multi-generational. They hire local employees, source materials regionally whenever possible, partner with local suppliers, and reinvest their earnings directly back into the community. The dollars spent on a deck addition or bathroom renovation ripple outward to lumber yards, hardware suppliers, equipment rental companies, marketing firms, accountants, and beyond.

In a college town like ours, where the rhythm of the academic calendar influences so much of our economic activity, home improvement and service businesses provide stability. They are year-round employers. They provide skilled trades careers that don't require leaving the community. They offer apprenticeship pathways for young people who want to build something tangible with their hands.

And they are essential to our housing market. Well-maintained homes preserve property values and strengthen neighborhoods. Thoughtful renovations make older homes safer and more energy-efficient. Smart design and quality craftsmanship help Lawrence evolve without losing the character that makes it special.

These businesses also respond first when things go wrong. After a storm rolls through, when pipes burst, or when a furnace fails on the coldest night of the year, it's our local service providers who answer the call. Their reliability builds trust. Their expertise provides peace of mind.

The home improvement sector also reflects broader economic confidence. When homeowners choose to remodel rather than relocate, it signals belief in the future of Lawrence. It means families plan to stay. It means neighborhoods matter. And it means local businesses benefit from that long-term commitment.

As publishers of Lawrence Business Magazine, we are continually reminded that economic development is not just about large-scale projects or headline-grabbing announcements. It is also about the steady, skilled, and often behind-the-scenes work that sustains our daily lives.

In this issue, we highlight the builders, problem-solvers, and service professionals who keep Lawrence running. They are craftsmen and entrepreneurs. They are innovators in energy efficiency and design. They are employers, mentors, and community supporters.

When you choose a local contractor, hire a local electrician, or invest in improving your home, you are doing more than upgrading a space. You are strengthening Lawrence's economy, supporting local families, and reinforcing the foundation of our community.

Home is where life happens. And thanks to our home improvement and service businesses, Lawrence continues to be a place worth building, maintaining, and calling home.

Please note that all our advertisers have a stake in the local economy. Try to shop locally and resist the temptation to order online. If you find something online, see if one of our local businesses has it.

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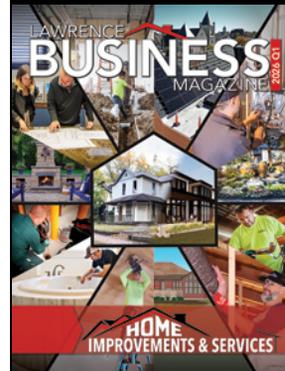
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