

JANUARY, 2017 MEUHP NEWSLETTER

Missouri Educators Unified Health Plan, Inc.



A Missouri Non-Profit Corporation
www.meuhp.com

For Schools, By Schools™

Executive Director's Report

January 17, 2017

Welcome 2017!

As a new year begins, it's always a time of year for reflection and looking forward. Since 2009, our program has grown by over 50%; currently we have **123 Districts and 13,000 covered lives**. Reserves are strong and stable. Our billed premiums per member have also remained stable over the past 8 years. We will continue to work together for positive results!

In early December we emailed [Our Announcement](#) regarding our new partnership with Cigna for administrative and large claim stop loss services effective July 1, 2017. We're excited about this new partnership and its positive long-term impact for members.

The [article](#) below contains highlights of our RFP process and the upcoming benefits for you and members with the transition to Cigna. Over the coming months, FTJ will also provide Frequently Asked Questions and other important information that you can share with your staff. Of course, FTJ representatives will be glad to meet with you and your staff as well.

We have a busy few months coming up for the MEUHP.

- **January** - Our Annual Member Meeting will be held January 25th from noon to 2:30 at the Lodge of the Four Seasons followed by our Board meeting.
- **February** - Payroll Supervisor Meetings will be held at five locations across the state.
- **March** - Our Regional meetings will be held in early March for superintendents to go over details of our July 1 renewal plans and rates.

Speaking of payroll supervisors...we all know their importance! Payroll, benefits and retirement are vitally important for your District. With that in mind, FTJ added a payroll supervisor consultant to the FTJ-MEUHP service team, [Tracy Perkins](#). Tracy has 5+ years of payroll supervisor experience and is ready and able to assist your District. You can reach her at tperkins@ftj.com or (816) 489-8869.

Thank you, for your continued membership. It is a privilege to serve you and I look forward to seeing you at one of our upcoming meetings!

Tom Quinn

Executive Director and Chief Financial Officer
Missouri Educators Unified Health Plan, Inc.
For Schools, By Schools™

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About Tom Quinn. Tom is a former teacher, principal, superintendent and DESE Assistant Commissioner of Education. Tom began service with the MEUHP on June 1, 2014, as Executive Director & Chief Financial Officer. With an office in the Missouri Council of School Administrators building in Jefferson City, Tom carefully invests and monitors member's dollars in MEUHP accounts at Central Bank in Jefferson City. Additionally, he travels across the state to serve the MEUHP Board and member superintendents, and recruits new members to help MEUHP provide great health insurance for Missouri's Public Schools, Staff & Retirees.

MEUHP Annual Membership Meeting

January 25, 2017, Noon to 2:30
Lunch will be provided

Lodge of the Four Seasons, Lake Ozark, MO



THE LODGE
OF FOUR SEASONS

Mark your calendars for the MEUHP annual membership meeting to be held on January 25th preceding the MUSIC Conference at Lake Ozark MO. Our session will cover:

- State of the MEUHP; membership, reserves, and utilization
- Partnership with Cigna effective 7/1/2017
- Guest Speaker from Cigna
- Update from Mike Crooks, Independent Actuary for the MEUHP
- Preparing for 2017 renewal

This will be a **very informative meeting** as we lay out our plan to transition to Cigna and grow the MEUHP. We'll discuss the reasons behind the decision to move to Cigna as well as timelines for a smooth transition. Feel free to bring any neighboring schools so they can learn first hand about our transparency and commitment to Missouri public schools. We certainly appreciate your participation in the MEUHP and are excited about the future of our program: For Schools, By Schools™.

The MEUHP Board Meeting will follow immediately after the membership meeting. If you haven't RSVP'd already, please give me a call at 573-881-3825 or send an email to tquinn@meuhp.com We hope to see you there!

Save the Date for the Upcoming Payroll Supervisor Meetings and Appreciation Luncheons!

Save the Date for the upcoming MEUHP and FTJ Payroll Supervisor meetings and luncheon in your area. We'll have the details and timelines for a smooth open enrollment and transition to Cigna. A Cigna representative will also be on hand to give an overview of Cigna and answer any specific questions you have.

Invitations have been emailed with details - be sure to RSVP to 800-821-7303 ext 1179 if you haven't already.

Meetings start at 10 a.m. followed by lunch.
February 8 - Dexter
February 9 - Butler
February 14 - St. Joseph ♥
February 15 - Columbia
February 16 - Springfield



ACA Lunch and Learn Meetings Held in November



MEUHP, FTJ and American Fidelity Assurance (AFA) were sponsors of the Affordable Care Act (ACA) lunch and learn meetings in Columbia and Dexter in November. Over 90 payroll supervisors attended the sessions to learn about ACA updates as well as updates from MEUHP and FTJ services.

Highlights of the meeting included Monica from American Fidelity Assurance with an update on the unknown future of the ACA with the new Trump administration. Tom Quinn from MEUHP provided an update on MEUHP reserves and services for members. FTJ representatives provided updates on FTJConnect and NEW services available from [Tracy Perkins](#) (MEUHP's payroll supervisor consultant) and [Rod Weaver](#) (MEUHP's Wellness & Plan Education Specialist).

AFA's presentation focused on the future of ACA and upcoming requirements and filing deadlines for 2016 tax year. Federal 1095 reporting WILL still be required for 2016 health plan information. The employer mandate is still in place as is the individual mandate to maintain health coverage or face a potential added tax penalty.

We also learned that new legislation is likely to include increased emphasis on the use of high deductible health plans and health savings accounts (HSAs). This bodes well for the MEUHP as our members are already well educated on the benefits and tax savings of HSAs with 73% of our membership participating in an HSA eligible plans.

Our Lunch and Learn meetings are another example of MEUHP, FTJ and AFA's commitment to assist our Districts with efficient plan administration and great service. And, on the topic of service, don't forget about our MEUHP wellness and plan education specialist-**Rod Weaver**. He is doing a super job along with FTJ's Regional Directors in helping employees better understand all their benefits, including HSAs and wellness options. Rod can be reached at rweaver@ftj.com or 417-236-8045.

Cigna Provider Search - It's Easy!

Want to find out if your provider is in the Cigna network **before** the July 1, 2017 effective date? It's easy:

1. Logon to www.cigna.com and select Find a Doctor.
2. For the Directory, Select "For Plans Offered Through Work or School."
3. Select your Search Location and Select Medical as the Plan. For the network, select the first button under OAP: **Open Access Plus, OA plus, Choice Fund OA Plus.**

Then you can find a doctor, hospital, pharmacy by name or search by distance.

NOTE: Although there is a 99%+ match of network providers currently being used by members to the Cigna network list, a few MEUHP Districts will have a client specific network option that will not show up on the Cigna search option listed above until later in the spring. If your provider is not currently on the list, please contact FTJ at 800-821-7303, ext. 1179, or mmaxwell@ftj.com or your FTJ Regional Director.

MEUHP and Cigna - New Partnership begins 7/1/2017

On July 1, 2017, the MEUHP plan will partner with Cigna for network and claim administration services. We're excited about the new strategic partnership and confident you'll enjoy excellent plan benefits, quick claim payments and outstanding customer service. Important MEUHP safeguards and plan provisions will remain the same - plus new benefits and services will be included.

MEUHP Features and Benefits	Current	New
Choice of multiple plans at renewal	✓	✓
Deductible and coinsurance credit for July thru December	✓	✓
HSA plan options	✓	✓
National Network outside Missouri	✓	✓
International network - for travel abroad	✓	✓
On line doctor visits available - including on line therapists	✓	✓
Preventive Wellness at 100%	✓	✓
24 hour Toll-Free Nurseline	✓	✓
Mail Order RX available	✓	✓
Mobile app / find providers on the go / ID card access	✓	✓
Wellness Incentives	✓	✓
One Child Rate	✓	✓
FTJConnect on line enrollment	✓	✓
FTJ Third Party Administrator / Customer Service	✓	✓
Medical Management Services	✓	✓
Personal Health Coaching	✓	✓
Retirees can continue on district plan	✓	✓
Children can stay on plan until age 26 (end of calendar year)	✓	✓
Personal Concierge Service "One Guide"		✓
Employee Assistance Program Included		✓
24 / 7 Customer Service		✓
HSA Integrated banking option at no cost		✓
RX and Medical Claim integrated website		✓

2017 Limits for HSAs and High Deductible Health Plans

(NOTE: 73% of MEUHP members are enrolled in plans eligible for HSA contributions)

Self Only Coverage	2016	2017	Change
Maximum annual HSA Contribution	\$3,350	\$3,400	+\$50
Minimum annual deductible for HDHP	\$1,300	\$1,300	none
Maximum annual out-of-pocket expense limit for HDHP	\$6,550	\$6,550	none
Family Coverage	2016	2017	Change
Maximum annual HSA contribution	\$6,750	\$6,750	none
Minimum annual deductible for HDHP	\$2,600	\$2,600	none
Maximum annual out-of-pocket expense limit for HDHP	\$13,100	\$13,100	none

The 2017 HSA catch-up contribution limit for participants who are 55 or older on December 31, 2017 remains \$1,000.

Remember your plan deductibles and out of pocket maximums also reset on January 1, 2017.

MEUHP RFP Overview and Transition to Cigna July 1, 2017

January, 2017

The MEUHP's Board of Directors instructed Forrest T. Jones & Company (FTJ), MEUHP's Third-Party Plan Administrator, in early September to prepare a Request for Proposals and solicit proposals from three national health carriers for a three year contract-July 1, 2017 through June 30, 2020.

An extensive evaluation of the three proposals was performed by FTJ and the MEUHP independent actuary. Details of the proposals and carrier interviews were provided to the Board for their consideration and vote on November 30, 2016. After much review and discussion, the Board unanimously selected Cigna to provide network and claim administrative services and a stop loss contract effective July 1, 2017 to partner with the MEUHP self-funded health plan in serving members.

The review of all three competing proposals demonstrated the MEUHP would benefit financially and also improve member benefits with the change to Cigna.

Cigna financial and strategic advantages to the MEUHP

- **Lower fixed costs.** Cigna's guaranteed claim administration fees over the next three years were significantly less as was their premium for stop-loss protection for individual large claims for July 1, 2017 through June 30, 2018.
- **Lower prescription costs.** Cigna owns their Pharmacy Benefits Manager (PBM) which fills over 142 million prescriptions per year. This aspect of their program will provide MEUHP members with an integrated medical - pharmacy benefit program with consolidation of medical and pharmacy claims data on the Cigna website. MEUHP will also benefit from overall lower pharmacy administration fees and drug costs over the new three year contract. Note: approximately 25% of claims paid by MEUHP are for

prescription drugs.

- **Great provider network access.** Regionally and nationwide, Cigna's medical provider network includes **over 99%** of providers currently utilized by MEUHP members. Furthermore, several new Regional providers will be included "in-network" with Cigna.
- **Industry leader in controlling medical cost trend and quality measures.** Cigna has been recognized by Consumer Health World as best in innovation for stimulating consumer engagement and best application for enhancing individual access to information for prescription drug quote and Health Care professional cost and quality tools.
- **Outstanding value added benefits.** Cigna's proposal includes several additional new benefits for members including an Employee Assistance Program, wellness incentives, Health Savings Account integrated administration, and 24/7 member concierge customer services. Note: The 100% benefit for over 200 preventative maintenance medications for health savings account members will also continue.

FTJ will continue to work with MEUHP and partner brokers to ensure a successful transition to the new Cigna services. The MEUHP will continue to act as the insurance plan and FTJ as the Third-Party Plan Administrator. FTJConnect online services will stay the same for enrollments and billing. Regional Payroll Supervisor meetings will be held in February for benefit and open enrollment details. Most importantly, with significant financial and strategic advantages provided by Cigna and improved services for members, we are confident that the transition to Cigna will benefit MEUHP in staying true to its Mission of providing quality, sustainable health insurance for members.

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