

# Missouri Educators Unified Health Plan

A Missouri Non-Profit Corporation

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For Schools, By Schools™

MISSOURI EDUCATORS  
UNIFIED HEALTH PLAN



FOR SCHOOLS, BY SCHOOLS™

## March, 2018 Newsletter

### Executive Director's Report

As we look forward to our MEUHP renewal - our first since we changed claims administrators - it's a great time to review a few highlights of our program. The strategic advantage of our alignment with Cigna is working with an industry leader in controlling medical cost trends AND adding outstanding value added benefits.

**Behavioral Health** - The integration of medical and behavioral health is one of the hallmarks of Cigna's program. Behavioral health looks at how behaviors impact someone's health - both physically and medically. Currently, the MEUHP spends approximately 7% on behavioral health. Cigna's program includes treatment for conditions such as eating disorders, autism, substance use and bipolar disorder. It also identifies gaps in care and provides coaching and support for patients and family members.

**Employee Assistance Plan (EAP)** - As referenced in the article below, the EAP provides resources for both employees AND administrators. EAP helps with issues such as grief counseling, elder care, substance abuse, retirement counseling and more.

**Cigna's Pharmacy Benefit Management (PBM) and Preventive RX** - Currently the MEUHP spends approximately 25% on prescription drugs. With Cigna as their own PBM, they are able to include an integrated strategy for managing both medical and pharmacy. Our preventive RX program for HSA insureds remains strong and provides excellent coverage for those needing maintenance medications.

**Integrated Wellness Programs** - As of February 2018, the MEUHP has paid out almost \$350,000 in incentive programs - including biometric screenings, coaching programs, risk assessments and more. Over 3,800 employees and retirees have taken advantage of the program. In addition to earning incentives, they are providing information to Cigna to help better manage the health of the population and identify potential risks.

In my last update we discussed that we are in a new era for the MEUHP. Nothing compares to what we and Cigna can do together to achieve healthcare success. Managing and changing a population as large as ours will take time. But we are making progress.

With our March renewal meetings coming up, we look forward to your questions, ideas and suggestions on ways we can help your staff take advantage of the full suite of benefits available. Feel free to bring any neighboring schools so they can learn first hand about our commitment to Missouri public schools. For Schools, by Schools, is more than just a motto; it's how we operate at our core.

## MEUHP Regional Renewal Meetings

Please join us for the 2018 MEUHP Renewal Meetings. With our partnership with Cigna for 2018 and beyond, we are looking forward to working with all of our MEUHP schools to ensure a smooth renewal for 2018-2019. Complimentary lunch will be provided at all meetings.

### Agenda:

- Renewal rates & Plans for 7-1-18 to 6-30-19
- Tier placement for your District (with renewal exhibit)
- Update on MEUHP Plans
- District Wellness Incentive Program Update
- Open enrollment timeline

### Spring 2018 MEUHP Regional Meetings

- **Southwest - March 6 10:30 a.m.**  
MIMIs place (formerly Magnia's)  
3512 S National Ave  
Springfield
- **West Central - March 7 10:30 a.m.**  
Heroes Restaurant  
107 W Pine Street  
Warrensburg
- **Northwest - March 8 following NW MASA luncheon**  
Troester Center  
3401 Renick  
St Joseph
- **Central / St Louis / NE - March 8 10:30 am.**  
MASA Building  
3550 Amazonas Drive  
Jefferson City
- **SC/SE - March 9 10:00 a.m.**  
The Hickory Log  
1314 W Business US 60  
Dexter

## The MEUHP Employee Assistance Program (EAP) An Excellent Resource for Administrators!



Dealing with performance problems may be one of the most common and challenging tasks you face as an Administrator. Whether it's a performance issue from a first year teacher or a seasoned veteran, the EAP Program stands ready to assist you with your staff. Here are two ways Administrators can use the EAP to help solve management problems.

**Informal referral:** You can offer the EAP to employees on an informal basis as a way to help them deal with personal problems that aren't yet affecting their work performance. This is called an "Informal Referral," also known as a "self-referral." With this resource, employees have unlimited phone calls and up to 3 face to face visits to deal with the issue. Make sure the employee receives the **EAP overview** that gives them information on how to access the program.

**Formal management referral:** Serious Job performance issues or disruptive behaviors in the workplace may warrant a more formal type of referral to the EAP. You can make a Formal Management Referral as a way for an employee to get help for issues that are affecting work performance. This type of referral can be mandatory and a condition of the employee's continued employment.

If you're not sure how to address a specific problem just call the EAP Hotline, 877-622-4327, and a consultant will walk you through it to find the best solution. You can also access these resources at any time:

#### **Managers Guide to EAP Programs -**

In depth guide with topics such as:

- Job performance issues
- Potential substance abuse
- Dealing with violence (at home and at work)
- Suicide awareness
- Critical Incident Stress Management

#### **Making a Management Referral to the EAP**

##### **EAP Critical Incident Response**

This program can help Administrators with issues such as:

- Death of an Employee / Student
- Violence at Work
- Natural disasters

##### **EAP Webcasts**

You can find a wealth of resources through webcasts on subjects such as:

- Manager's Guide - Meaningful Leadership
- Manager's Guide - Depression in the workplace
- Living with the Threat of Violent Attacks
- Suicide Awareness of Employees
- Manager's Guide - Drug and Alcohol Awareness

The MEUHP is committed to keeping this program available - at no cost - for all of our member districts. Remember - **the EAP is available 24 hours a day, seven days a week** - for both you as an Administrator and for your staff members. For almost any issue that an employee is struggling with, the EAP can offer a resource to help.

## ***Healthy, Wealthy and Wise!***

Congratulations to the MEUHP Districts who have recently completed the 2017-2018 District Wellness Incentive Plan! The five districts are:

- Excelsior Springs 40
- Lewis Co. C-1
- Logan Rogersville R-VII
- Malden R-I
- Sweet Springs



Each of these districts will receive \$20 per covered employee and retiree to use for their wellness initiatives for their districts. These funds are provided by Cigna for the benefit of the MEUHP Program.

The criteria to earn the Wellness Incentive Dollars are:

1. Complete the MEUHP Survey
2. Appoint a Wellness Ambassador
3. Achieve 35% participation in Health Risk Assessments and Biometric screenings.
4. Allow a 30 to 40 minute Wellness Presentation for your District.

The Wellness Incentive program is truly a win-win-win! Win for the staff, win for the District and win for the MEUHP. Not only does the staff receive valuable education and incentives (\$50 for Health risks and \$50 for biometric screenings), the District also benefits with funds to use for their wellness programs. In fact, the five districts combined have received **over \$20,000** to use on wellness programs for their staff.

For more information on how your District can earn these incentive dollars, please contact your Regional Director.

### Your Payroll Administrators deserve the White Glove Treatment ... and MEUHP delivers!

With all of the excellent services the MEUHP offers, one hidden gem is in our bookkeeper advisory resource. Tracy Perkins, former Payroll Supervisor at the School of the Osage, is available to your front office staff for help with any questions or issues related to benefits and payroll.

With her bookkeeping background in school finance, Tracy has an excellent understanding of the nuances of payroll administration and issues that can affect your district. Plus, Tracy is able to come on site if needed to work directly with your payroll administrator.

For new districts to the MEUHP, Tracy sets up an introductory visit to assist with the setup of benefits in their system, HSA set up and enrollment and on line billing. She'll also walk them through the features and resources of ftjconnect, MEUHP's on line enrollment platform.

For our existing Districts, Tracy is an excellent resource for any questions regarding eligibility, enrollment changes, ACA, billing reconciliation, section 125, COBRA and more. If your district has a change in payroll personnel, Tracy is also available to work directly with your new payroll administrator to help achieve a smooth transition.

This "white glove service" is available **exclusively to MEUHP Districts**. If you have any questions or would like to have Tracy come on site, you can contact her at: 816-489-8869 or [tperkins@ftj.com](mailto:tperkins@ftj.com).



Tracy Perkins addresses bookkeepers at the Northwest Payroll Administrators meeting

### Update on MEUHP Board Meeting

The MEUHP Board met in Lake Ozark on January 24, 2018 for their annual membership meeting. Tom Quinn presented the Board with an update on the membership numbers, financials and incentives paid out to date.

Dr. Ashish Dave, Market Manager for Cigna Pharmacy Management, gave a presentation on the trends in prescription drugs. The major market trends that are impacting affordability are emerging technology, FDA policy shifts and orphan drug growth. From the mass marketed drugs such as Lipitor to the hyper-personalized drugs such as Luxturna for gene therapy, prescription drugs represent approximately **25%** of the claims for MEUHP members.

Particularly expensive are the "orphan drugs" - products intended to treat life-threatening or serious diseases that are rare. They're called orphan drugs because under normal market conditions, the



pharmaceutical industry has little interest in marketing products for a small number of patients. One example given was the cost of Sprinraza was \$750,000 for the first year of treatment. This drug is used to treat the rare condition of spinal muscular atrophy (SMA).

He also stressed that Cigna is constantly looking for cost effective drugs with a better value. Many times there are alternative drugs that provide the same effectiveness of enormously expensive brand name drugs. Another example of savings is having the drug administered at the patient's home rather than in a hospital outpatient setting. With Cigna as the Pharmacy Benefit Manager (PBM), they can help the MEUHP achieve savings on prescriptions using the savings mentioned above as well as specialty condition management, case management and health coaching.

Mike Crooks, MEUHP Actuary, also gave an update on the status of the financials. He also described the challenges in combining data from two different carriers in order to prepare each District's renewal this March.

## Did you know your plan includes a Care Management Complete Program?

The MEUHP Program includes Cigna's **Care Management Complete program** designed to help employees with complex health issues. The right care management approach can help improve the health of your employees and family members. It can also lower overall health care costs.

This program features care managers who are nurses with expertise and training in condition management. They work together with specialty physician leads on conditions such as:

- Chronic kidney disease
- High-risk maternity
- Neonatal Intensive Care Unit (NICU)
- Oncology
- Transplants



This program proactively finds and engages high-risk individuals, connects them to quality, cost effective care and helps reduce avoidable critical health events. By avoiding unnecessary procedures and hospitalizations, this can also help reduce total medical costs for you and out-of-pocket costs for your employees.

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