

Missouri Educators Unified Health Plan

A Missouri Non-Profit Corporation

www.meuhp.com
For Schools, By Schools™

May 2019 Newsletter

Executive Director's Report

With my upcoming retirement June 30, this will be my last report. The past five years have flown by and I have truly enjoyed being your executive director and CFO.

July 1 Renewal Update

As you know, 2018 was a challenging year, especially with our large claim activity (25 cases combined for over \$10M). So far, 2019 has been better for our claim activity and our cash reserves are starting to slowly recover. Despite our challenges, the MEUHP still has the largest number of districts in the state. On July 1, 95 of our 118 Districts will renew their membership with MEUHP.

More importantly, the MEUHP continues their commitment to investing in the future through wellness incentives, health fairs, and 100% preventive Rx benefits.



I can tell you from my own experience in looking at claims data and health statements, Missouri educators have critical health issues. Weight, high blood pressure, depression, diabetes, cancer, are among the most prevalent. One of my biggest concerns is the high prevalence of depression, which can have some significant consequences if not treated. Our Employee Assistance Program (EAP) for mental health is not offered by any other Missouri group that I am aware. There is no cost to the member for the EAP. Please continue to promote the EAP to your staff.



As MEUHP continues to pay for the high cost of our member's healthcare, isn't it ironic that in every big city I've been through lately there are more cranes working at hospitals than any other industries. And, in the Columbia area, advertising for healthcare services is constant. Most healthcare and pharmaceutical provider charges continue to increase each year well beyond our nation's consumer price index. This fact alone points out the need for our members to be good healthcare consumers.

The PSRS-PEERS Model for Health Insurance?

The Missouri PSRS-PEERS program is a great example of the positivity achieved by educators combining their efforts for true strength in numbers. Why not something similar for healthcare coverage for

educators? This is the stated mission of the MEUHP and I have certainly worked the past five years toward this goal. If we could professionally combine our efforts with the other 10 or more multi-District health plans in the state and offer **a true unified approach**, I'm certain the result would be much more stabilizing and satisfying for all than the current divisive approach. A single educator health plan could easily encompass over 300 School Districts and over 50,000 lives. Think Big! Without vision, leadership and teamwork we cannot achieve our dreams.

For our renewing Districts, thanks! I truly believe you are a part of a special program. My best wishes to you and for the success of MEUHP – “For Schools, By Schools.”

Have a great summer,
Tom

Ken Cook – MEUHP’s New Executive Director Effective July 1, 2019.

There is no doubt that Ken Cook has a passion for the MEUHP. As one of the three original founders of the MEUHP in 2009, coupled with 10 years serving as a Board member and 8 years as president of the Board, Ken knows the history, the financials and most importantly the mission of the MEUHP. And, as the superintendent at Malden R-I School District for the past 15 years, Ken knows the importance of the MEUHP for School Districts and members alike.



Ken states, “Over the past decade, I’ve been fortunate to work with a group of dedicated individuals on the MEUHP Board who truly care about our members and Schools. MEUHP’s foundation is built on serving our members and to do that it takes great volunteers, which in our case are our Board members. Our motto is For Schools, By Schools and this simple motto captures the essence of the importance of the MEUHP to Missouri educators. It’s truly our program! I am excited to hit the ground running on July 1 and I am looking forward to meeting each member superintendent and getting your input for our program.”

Here is what MEUHP vice president and SC Region Board member, Eric Allen has to say about Ken:

“I have known Mr. Ken Cook for over 20 years, back to the days when I was still a classroom teacher. He has always been well respected by his peers. During the past six years I’ve been involved with MEUHP as a vice chair and now as a Board member, I’ve gotten to know and appreciate Ken even more through our service to MEUHP. I can think of no one more vested in, or knowledgeable of, the MEUHP mission than Ken Cook and honestly think his selection as the new MEUHP Executive Director is an ideal choice for the future of the organization.”

Ken also served as superintendent at Dora from 1995-2004, and as principal in Crocker and Pierce City, and taught industrial arts in Sullivan and Alton the first 9 years of his career. Ken and his wife, Mary Jo, also a recently retired career teacher in Missouri, will live in West Plains, near their two children and four grandchildren.

Boss' Brilliant response to employee taking time off for mental health.

Have you ever had an employee request time off for mental health? Read how one CEO responded to the request from a staff member.



Madalyn Parker

to ooto

Yesterday [View details](#)



Hey team,

I'm taking today and tomorrow to focus on my mental health. Hopefully I'll be back next week refreshed and back to 100%

Thanks
Madalyn

The response from Madalyn's boss, Congleton, was far from what many would likely expect.



Ben Congleton

to me

4:23 PM [View details](#)



Hey Madalyn,

I just wanted to personally thank you for sending emails like this. Every time you do, I use it as a reminder of the importance of using sick days for mental health -- I can't believe this is not standard practice at all organizations. You are an example to us all, and help cut through the stigma so we can all bring our whole selves to work.

Remember - the MEUHP offers the EAP (Employee Assistance Plan) at no cost to the district or the employee!

Each covered employee and any member in the household (even if they are not on the health plan) can get up to 3 face to face visits with a counselor for any stress, depression or other mental health counseling.

Changes for 2019-2020 Incentive Program

The MEUHP Board voted to make some changes for the [incentive program for the 2019-2020 school year](#). **In order to put more emphasis on wellness visits** with a primary care physician, we have increased the incentive amount for a physical or ob/gyn. Several other changes were made in the program as shown below:

Motivate Me Program	2018-2019	2019-2020	WHO IS ELIGIBLE for 2019-2020
START UP GOALS			
Health Risk Assessment	\$50	\$25	Employee, Retiree and Covered Spouse
Biometric Screenings	\$50	\$50	Employee, Retiree and Covered Spouse
Annual Physical OR OB/gyn	\$50	\$75	Employee, Retiree and Covered Spouse
Lifestyle Coach - Healthy Lifestyle	\$200	\$50	Employee and Retiree
Chronic Condition*	\$100 / 2 max	\$0	
Achieve BMI of less than 30 OR improve weight by 10%	N/A	\$50	Employee and Retiree
Healthy Pregnancy (start up goals NOT required)			
First Trimester	\$150	\$150	Employee or covered spouse
OR Second Trimester	\$75	\$75	Employee or covered spouse

*Covered members can still participate in chronic condition coaching programs but no monetary incentive will be earned

Cigna Customer Engagement Program

To help the MEUHP members on a path to better overall health, Cigna has created the Cigna Customer Engagement Program. All MEUHP members are automatically included. For 2019, the program has been expanded to include three types of engagement:



Action-focused engagement – encouraging customers to take healthy actions.



Benefit education engagement – teaching customers how to make the most of their plan.



Content engagement – thought-provoking topics that help support total well-being.

You and your Wellness Ambassadors in your district can download the [Client Engagement Calendar](#) to stay on top of Cigna's communications and help educate the staff. For example, May is "Preventive Care" month where Cigna is promoting preventive care visits and the health benefits associated with it through emails and direct mail. Remember - preventive care **visits are provided at no cost** - on both the HSA and PPO plans.

Congratulations to MEUHP Gift Card Winners!



Patricia White, North Andrew R-VI



Donna Morrison, Rich Hill R-IV



Sonjay Durkee, Warren County



Becky Fisher, Carrollton R-7

The four employees shown above took the time to read our MEUHP emails and gave us helpful feedback about what they learned. In return, their names were entered into a drawing for gift cards supplied by MEUHP. The four members above each earned a \$25 Amazon gift card for their efforts

Hear what one of the winners, Donna Morrison of Rich Hill, had to say:

"Here are three quick tips on using your MEUHP benefits:

1. Use mycigna.com to check on provider and procedure costs.
2. Ask your Doctor to use Quest Lab for your blood work because of their very competitive rates
3. Use your free annual physical exam - see your primary care doctor or OB/GYN,."

Thanks to all who sent us feedback - we do read every email! We encourage all staff members to learn - and earn - with MEUHP!



Success with Screenings!

This past year, 45 schools in the MEUHP participated in an on-site screening event. Although a variety of vendors were used, Quest Diagnostics was used in the majority of MEUHP schools.

The events have been successful from both a district **and** employee perspective. The employees benefit by taking 15 to 20 minutes to learn more about their health **and** earn a \$50 incentive. The screenings are paid for through a wellness claim so it doesn't cost the employee or the district out of pocket to participate.

Employees also appreciate having the District offer this on-site as a very convenient way to get their screenings and numbers. After the event, a summary report of the health issues in the district is generated to help the district know where to focus on staff education. For example, if a district sees a high number of depression cases, they may want to have a lunch and learn on the benefits of the Employee Assistance Plan.

The MEUHP will continue to encourage the on-site screenings for next year. If your district would like to participate, contact your Regional Director to get started.

Healthcare by the Numbers!

The Healthcare delivery system is the one sector of the US economy that touches almost every citizen in the US. Take a look at these stats:

- **18 MILLION HEALTHCARE WORKERS.** Healthcare is the fastest-growing sector of the US economy, employing over 18 million workers.
- **18%.** In 2018 Healthcare as a percentage of GDP in the United States (it was 5% in 1960.)
- **\$3.5 TRILLION:** U.S. health care spending increased 3.9% to reach \$3.5 trillion, or \$10,739 per person in 2017. (CMS.GOV)

Top 3 Categories:

Hospital Care (33%)
Physician and Clinical Services (20%)
Retail Prescription Drugs (10 %)

- **923,308:** There were recently 923,308 professionally active physicians in America, per the Kaiser Family Foundation. About half of them, 48%, were primary care physicians, and the others specialists.

You can find more numbers and details at www.kaiserhealthnews.org.