

## September 2019 Newsletter

Executive Director's Report from Ken Cook

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The past two months as your executive director have certainly been both interesting and eye opening. Our Region meetings for October are now being finalized so please check your inbox for the dates and locations. Before the meeting though, I wanted to give you a brief update on:

- MEUHP's improving financial position,
- Share a few of thoughts about wellness and claims,
- Let you know about MEUHP's booth at the upcoming MSBA conference, and
- Talk a bit about my role as your executive director.



### Finance

I am addressing this issue first because it is the single most important issue facing MEUHP. We exist to pay the healthcare claims of our members. Being adequately funded to perform that role must be our priority. Our accountant and our independent actuary have been completing work for our 6-30-19 financial statement which we are required to provide to the department of insurance. It should show that because of the assessment we were adequately funded as of that date.

I communicate with your Board each week to provide them with a financial update. I am pleased to report that currently our reserve balances are improving, and our July 1, 2019 renewal adjustments appear to be working as planned. I will provide further details on this subject at our upcoming Region meetings.

- Our August 31 cash balance was \$2,579,932.83.
- We expect about \$3.9M in "September" premiums from our districts and retirees
- MEUHP will receive our 2Q 2019 pharmacy rebate of \$803,000 from Cigna before the end of September (and we will have earned our 3Q rebate which is due in December).
- Cash on hand plus September estimated receivables are pegged at \$7.4M (before expenses).
- September expenses are estimated to be about \$3.5M.
- Therefore, barring higher than expected claims in the next two weeks, we "expect" to have well over \$3.5M in our account by the end of September. Improvement!
- Districts continuing to pay their monthly assessments will add another \$1.1M to our bank account over the next 10 months. Most districts paid their assessment in a lump sum.

### Wellness and Claims

Each week, when I review our claims report, I am aware that there are employees, retirees, spouses and children benefiting from the dollars being paid for their treatments. While many of the claims are routine, there are some that are not. My review reinforces why having a quality health program is so important for our members and districts. It's not all about price. Our program helps provide better health to our members and sometimes even works medical miracles. I know this firsthand.

As of mid-September, we have 38 of our 95 school districts that have reserved a date for their biometric screening event. Available dates for these events are moving farther and farther out so I encourage you to contact your FTJ Regional Director today to book a date for your employee biometric screening event. These events not only assist your employees in qualifying for their personal wellness incentive rewards but set the stage for a healthier MEUHP.

We need to continue to work together and be proactive on these issues because the high cost of medical care directly impacts our program. The amount we pay in claims is based on the healthcare needs of our 9500 members. We continue to work on changing those needs by focusing on education, prevention and wellness. That is why, along with our partners at FTJ and Cigna, we promote biometric screenings, physicals and in-service education sessions. Our District and Member incentive programs have been revised to help further those goals.

## **MSBA**

I know that many of you and your Board of Education members will be attending the Annual MSBA/MASA Cooperative Conference later in the month. The FTJ/MEUHP booth has been doubled in size to make room for Cigna and their 'Relaxation Pod'. The 'Relaxation Pod' experience will take you to one of four exotic locations: The Beach, The Forrest, Zen Garden or Under the Sea. It will give you and your Board of Education members a chance to relax and re-energize. Please share this information with your Board of Education members attending and encourage them to stop on Friday, September 27 and share in this experience. I am looking forward to it myself!

## **My Role**

As your executive director my role has three main parts,

- Money manager for all MEUHP funds,
- Representative of the Board of Directors and member districts working through any issues involving benefit, enrollment and claims, and
- Information officer for our program – which includes assisting with the operation of our program for current members and growing new membership.

On the financial side, our funds are in Central Bank in Jefferson City. There are two accounts at the bank: the Operating Account and the Loss Fund. I am the sole manager of both accounts and work with them every business day. Premiums are collected by FTJ and then forwarded to our Loss Fund on a weekly basis. Claims are reported from Cigna daily and I transfer funds to Cigna to cover the claims as needed. At any given time, I know exactly how much money is in MEUHP's accounts. I will share more about my role as information officer at the upcoming Region meetings as well as request your input on improving our program.

In closing out this report, I want to thank the members of the Board of Directors for putting their faith and trust in me to lead our program. I think most of you know the MEUHP is near and dear to my heart due to my being one of the founding members of the program in 2009 and serving on the Board of Directors for the past decade. After serving as your executive director for the last couple of months, despite the road having been a little bumpy, I know that MEUHP is the right program for providing great health care for our employees and districts. Thank you, for your continued support.

I hope your school year is off to a great start and please do not hesitate to contact me at [kcook@meuhp.com](mailto:kcook@meuhp.com) if you have any questions.

Ken Cook

  
Executive Director

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## Meet Daniel Puckett, Cigna Client Engagement Manager

Daniel Puckett, a Tennessee native, has spent the last ten months focused on Missouri educators and the MEUHP Wellness programs. His areas of expertise include creating and facilitating wellness programs/ initiatives that educate and influence employees to live a healthy lifestyle, identify risk to drive down plan costs, and to help individuals be better consumers of health care.



Daniel's responsibilities to the MEUHP are to:

- Coordinate Quest Events
- Coordinate on service issues
- Manage the district incentive and wellness grant program
- Facilitate and Manage the Wellness Ambassador Program
  - o Trainings (coming in October/November)
  - o Communication

To date, 33 Districts have submitted Wellness Grants and a total of 35 Districts have had or will have their Quest on site biometric screenings. If you haven't yet submitted your [Wellness Grant](#), we encourage you to get it in quickly to secure funds for your District.



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## Back to school!

This new school year FTJ Regional Directors covered the state working with districts on back to school meetings, visiting with new employees and working with payroll supervisors on ensuring they're comfortable with enrollment and reports on FTJConnect. Now in its fourth year, we know the electronic enrollment platform is a huge improvement over our old paper processes. Plus, the administrative staff can easily access their staff's benefits and deductions on line 24/7.

With the excellent wellness incentives this year, the Regional Directors are also meeting with Superintendents and Wellness Ambassadors to schedule biometric screening events through Quest. If you're not familiar with the screenings, Quest will come on site to your District and screen your staff for Total cholesterol + HDL + TC/HDL risk ratio, blood glucose, blood pressure and pulse, weight, height, waist circumference and BMI.

These are non-fasting events so staff members don't need to worry about what they eat or drink before the screenings. Each employee receives a pamphlet with their numbers at the end of the screenings. This is the perfect time for staff members to complete their on-line health assessments. **As long as you have a minimum of 20 insured employees who will participate, there is no cost to the District.** There is also no charge to the staff members who receive the screenings. What's more, **each covered employee receives a \$50 incentive** for participating in the screenings.

If they haven't already, your Regional Director will be contacting you regarding the on site screenings to see if you would like to schedule one for your District.

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## Formulary Changes – January 2020

Please note there will be [formulary changes](#) in January as a result of Cigna’s combination with Express Scripts. Also beginning in 2020, Cigna is strengthening their [utilization management \(UM\)](#) programs including prior authorizations, step therapy and quantity limits.

Once the new formulary is published, we will send you an update. Cigna will also communicate with health care providers and customers affected by the change as shown at the right.

### Customer communications

Approximately 1% of customers will be affected by these changes.<sup>5</sup>

We will send letters and emails to affected customers in early October 2019. Reminder notifications will release in early November and again in January 2020. Other materials are available at client request, such as formulary specific flyers, customer flyers, and formularies.

### Health care provider communications

To build awareness and help providers talk with their patients, we will:

- ▶ Send a letter to affected providers that outlines key formulary changes.
- ▶ Provide a posting on our provider portal.
- ▶ Share a newsletter article.

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## EFT / BILLING PAYMENTS



We’re pleased to report that our MEUHP Districts are now taking advantage of the Electronic Funds Transfer (EFT) option through ftjconnect. There are a few districts who we are still working with getting it set up, but we should be at 100% shortly.

As a reminder, billing payments are due on a timely basis. From time to time, issues do come up which will affect the timeliness of the payments. We ask that you keep FTJ informed so we are aware of any late payments.

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## The Survey Says!

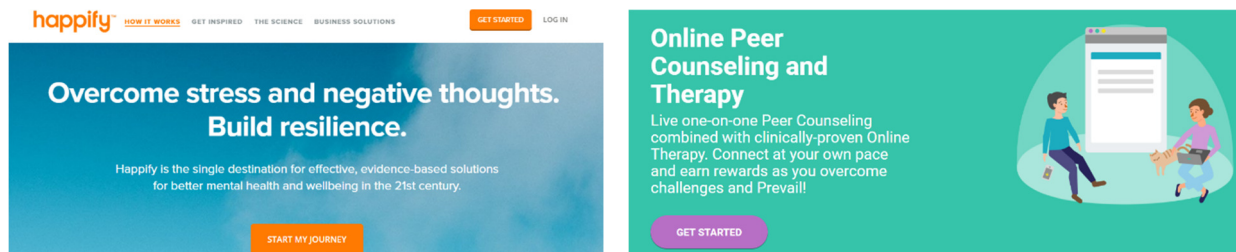
If you have not yet completed the [2019 MEUHP Wellness Survey](#), please take a minute to give us your thoughts about the MEUHP wellness program any ideas you have to make this program better for your district. We truly value your input in these wellness efforts for your staff and your district.

This quick 10 question survey is one of the requirements in order for your District to earn incentives for the District Incentive Program. The deadline to complete is **September 30, 2019**.



# COMMUNICATION IS KEY – AND THE FEEDBACK IS EXCELLENT!

Over the past few months, we have emailed communications highlighting various features of the MEUHP programs. We have had some wonderful feedback from MEUHP Insureds. Several members commented on our most recent communications regarding the [Happify program](#) and [iPrevail](#).



Here are a few examples of the feedback we've received:

- I was unaware of the benefits Cigna insurance provided within the “Total Behavioral Health Program”. Specifically, the face-to-face consultations with professionals in the areas of; childcare, adoption, senior care, pet care, legal and financial consultation services, education, summer camps, parenting, convenience services and more. **I am excited to look into these services further.**
- I really like the [iPrevail](#) option the most since it assesses what the underlying factors might be and then attempts to address them. Oftentimes people feel helpless in resolving mental issues/struggles and in turn continues to be self-degrading towards themselves. **This seems like a great program that will shed light for individuals to figure out what might actually be causing their struggle.**
- Many insurance companies only look at their insured's physical well-being, **however Cigna is set apart by acknowledging physical health is impacted by many other things and therefore offering multiple programs (and incentives!) for their clients** to assist with mental health, proactive assessments, and more.
- The first thing I noticed when I pulled up the attachments regarding Cigna's stressor management options was the section title "[Happify](#)." **I LOVED seeing that there are science-based activities and games available to help manage life's stressors.** Of all incentives and opportunities Cigna offers, [Happify](#) will be the one thing I know for sure I will be utilizing over the course of the school year. I hope it makes as much a difference as I have in mind!
- My important takeaway with the Cigna Total Behavior Health is that **Cigna is investing in our mental health to help increase our overall health and wellbeing.** I loved the idea of the [Happify app](#). That sounds like a great tool for teachers to use on their really bad moments and days. The [iPrevail](#) app and program looks like it will be a great way to people with anxiety and additional stress to help themselves keep in check and manage what they can do for themselves.
- What I'm most excited for is the [iPrevail](#) program. There are so many occasions in my life where I feel extremely overwhelmed by the constant moving parts and ensuring I keep it all balanced. **I really like that [iPrevail](#) provides me with 1:1 coaching and interactive video lessons that assist in my anxiety, negativity, and stress that result from my very full schedule.** I look forward to utilizing this program and I plan to use the tools suggested, as well as hopefully learn a few I can suggest to my husband (who is also very busy) and we can take this new “mindset journey” together.

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## An ounce of prevention ...

Patients with access to primary care are more likely to receive preventive services and timely care BEFORE their medical conditions become serious- and more costly to treat.

Remember – **there is no cost** for annual checkups! Plus, members can receive **\$75** as an incentive for getting their annual checkup (provided they have met the gatekeeper goals)



### 2020 HSA Maximums

Individual: \$3,550

Family: \$7,100

Catch up contributions (age 55 or older) - \$1,000



For information on what is considered an eligible expenses under the HSA plan, you can find a complete list from [IRS Publication 502](#).



## Live Life Well! New Wellness Program Ideas.

Stacey Rasco, Wellness Ambassador for Mid Buchanan School District, is bringing a new wellness program to the Mid-Buchanan staff this fall. Stacey, a former nurse and Wellness Director for the City of Riverside, has a depth of knowledge and an unbridled enthusiasm when it comes to wellness programs. One of her first tasks as Wellness Ambassador is to make sure all of the employees are aware of the new program and understand how it works.

This year, all employees at Mid-Buchanan who completed their biometric screening AND on line health risk assessment by August 31, were automatically enrolled in the wellness program. But it doesn't stop there. Each quarter, employees will be required to participate in two wellness events provided by the District. As long as they participate in at least 6 events during the 9 month school year, they will remain in the wellness program. If they choose not to participate in the events, they will be dropped from the program.

So – what's the reason to join? The first year, Mid-Buchanan is giving a **\$50 a month DISCOUNT** on the premium for all employees who participate. That can add up to significant premium savings OR an **additional \$600 in their Health Savings Account**.

Stacey knows that wellness needs to be on their minds year-round – not just at the beginning of the school year. That's why she's working with a variety of vendors and speakers to have wellness events during the year such as:

- Flu shots
- Mobile mammogram
- Weight Watchers
- HyVee speaker on "How to eat healthy on the go"
- MEUHP Wellness Presentation – "How to save on health care costs"

But she also knows that financial and mental health are part of the employee's overall well being. So she plans on bringing in a financial planner to discuss wills and investments, the Buchanan County sheriff to discuss Home Security and a local realtor to help with buying and selling a home. In addition, staff members can participate in any of the on line Employee Assistance Programs (EAP) to count toward one of the events.

Stacey wants the staff to be focused and involved but also wants to keep it fun. She'll be having gift card drawings and fun surprises to keep the staff motivated. It appears to be working - So far this year, almost all covered employees participated in the screenings and collectively have already earned over \$6,800 in incentives. That's an average of \$100 per insured employee!