

MISSOURI EDUCATORS
UNIFIED HEALTH PLAN



FOR SCHOOLS, BY SCHOOLS™

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Fall Update

October 2019 Region Meetings

Agenda

- Executive Director & Board Update
- Financials
- Wellness
- Utilization Reporting
- Wellness & Communications
- Membership and FTJ Service

Executive Director & Board Update

2019-20 Board Members and Vice Chairs

Executive Director	Ken Cook
President	Stan Stratton, Dunklin R-V
Vice President	Eric Allen, Alton R-IV
Treasurer	John French, Lewis Co C-I
Secretary	Kevin Goddard, Sarcoxie R-II

Southwest

Board Member	Kevin Goddard, Sarcoxie R-II (2019)
Vice Chair	John Dern, Junction Hill C-12

Central

Board Member	Brent Depee', School ofthe Osage (2021)
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Southeast

Board Member	Adam Friga, Oran R-3 (2021)
Vice Chair	Joey Watkins, Pemiscot R-3

South Central

Board Member	Eric Allen, Alton R-IV (2021)
Vice Chair	Judd Marquis, Belleview

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Northeast

Board Member	John French, Lewis County C-I (2020)
Vice Chair	Shelly Shipman, Adair Co R-II

West Central

Board Member	Terry Mayfield, Drexel R-IV (2019)
Vice Chair	Joe Dunlap, Appleton City R-I

Northwest

Board Member	Karma Coleman, Tarkio R-I (2021)
Vice Chair	Danny Johnson, King City R-I

St. Louis

Board Member	Stan Stratton, Dunklin R-V (2019)
Vice Chair	Clint Freeman, Dunklin R-V

Kansas City

Board Member	Jaret Tomlinson, Excelsior Springs 40 (2020)
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FINANCIAL UPDATE

- Current Cash on Hand as of 9/30/19 \$3.3M
 - Earned but not yet received 3Q Rx rebate \$.7M
 - Receivables of remaining monthly assessments \$1M
 - Total \$5M
 - Projected IBNP as of 10-1-19 (100% of Mo. Prem) \$4.1M
-
- Claim liabilities are normalizing but still are variable / unknown
 - Stop-loss coverage kicks in after \$750,000 of paid expenses on a member during the plan year – reducing MEUHP’s liability on very large claims

FINANCIAL UPDATE

- Normalization of Large Claims from prior year
- Run out claims from termed districts less than expected (far less than last year)
- Investment in Wellness Showing Results
 - ✓ Higher Preventive Compliance
 - ✓ Higher Rx Compliance
- **Negotiated favorable extension of Cigna ASO / Rx contract / Wellness**
 - ✓ **Result is lower fixed costs for MEUHP through the 20-21 plan year**
- July 1, 2018 to June 30, 2019 Rx Rebates “Received” Total of \$2.82M
- Renewal increase and assessment working as planned building back reserves
- Working For Schools, By Schools, efficiently, transparently and effectively
- **No one has a crystal ball when it comes to healthcare**



Claims of Members from 7-1-19 Terminating Groups: No Surprises to Date

Best Estimate Actual Run Out: \$1,050,000
Expected Run Out Claims: \$1,080,000*

*100% of monthly premium

With Cigna, claims lag is greatly reduced. Normal claims are paid out within a week or two of the actual service date. Claims over \$50,000 automatically go through claim review. At this point we do not anticipate any large claims on termed districts since we are 90 days out from July 1.

MEUHP Provides Claim Run Out Protection
Not All Self-Funded Plans Do and / or Have Sunset Provisions



We have heard from a few termed Districts that they miss:

- **The Preventive Rx Benefit**
 - a Wellness Benefit designed to help Members on HSA eligible plans address their personal health needs with access to over 200 maintenance prescriptions at no cost to the member
- FTJ service (including retiree billing)
- MEUHP Wellness program
- Non-credit of member's full out of pocket amounts from 1st half of year



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MEUHP: For Schools, By Schools

Where your premiums go



MEUHP strives to keep administrative costs low and is committed to being transparent about how funds are spent

Whole person health support

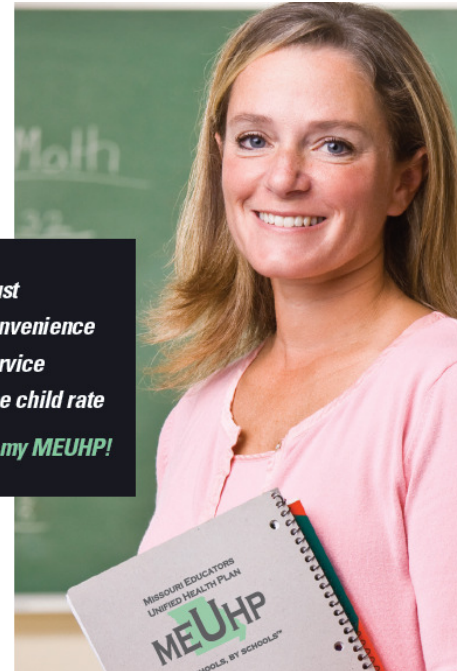
Because physical and emotional well-being are connected

- ▶ Health coaching
- ▶ Behavioral services
- ▶ Employee Assistance Program
- ▶ Telehealth

All at no additional cost to members

10+ years of stability and service

Proven leadership: Led by superintendents who understand the unique needs of school districts, providing predictable, competitive and transparent health care costs



Complete service and support

Enrollment support | Onsite education | Best-in-class customer service | Payroll supervisor training

Employee Assistance Program And District Critical Incident Benefit

In addition to your health plan, you have access to the Employee Assistance Program (EAP).



3 face-to-face counseling sessions for you and your household members



Phone or online consultation
877-622-4327
Login to **mycigna.com**



Search the directory and request a referral to a licensed behavioral health professional in your community

Call for assistance or a referral to a service in your community on topics such as:

- Legal consultations*
- Parenting and childcare
- Senior care
- Pet care
- Identity theft
- Financial consultations

*Legal consultations related to employment matters are not available under this program.

Critical Incident Stress Management Services

If your District is faced with traumatic events

- Accident
- Death of Employee
- Death of Student
- Natural Disaster

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MEUHP –Wellness Incentive Update



District Incentive Update
Requirements
Grants
Biometric Events
Wellness Ambassador Training

Monthly Communications / Testimonials

Member Incentive Update

Members earn up to 4% in gift cards by doing the right things for their health!

EAP and \$130,000 for District Incentives provided by the Cigna Wellness Fund.

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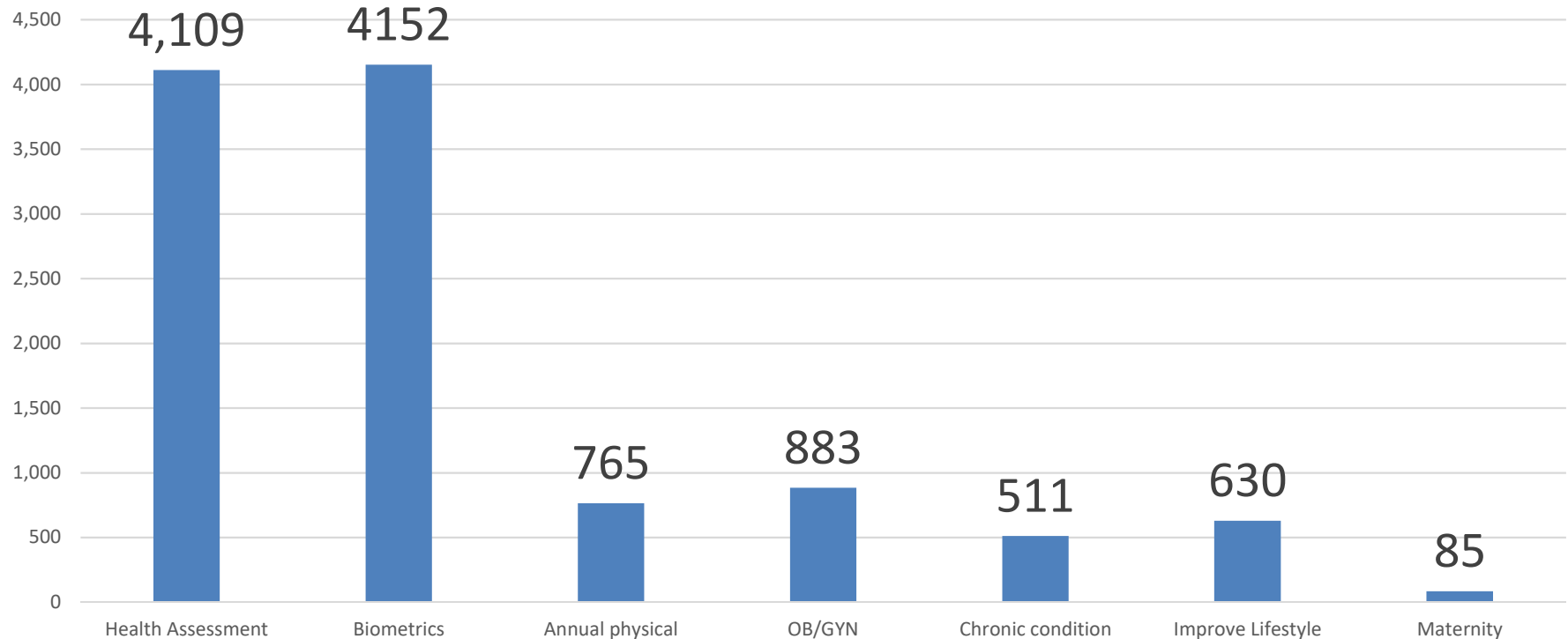


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MEUHP 2018 – 2019

Member Incentive Program Update

Participating in MEUHP Wellness Program
07/01/2018 as of 6/28/2019

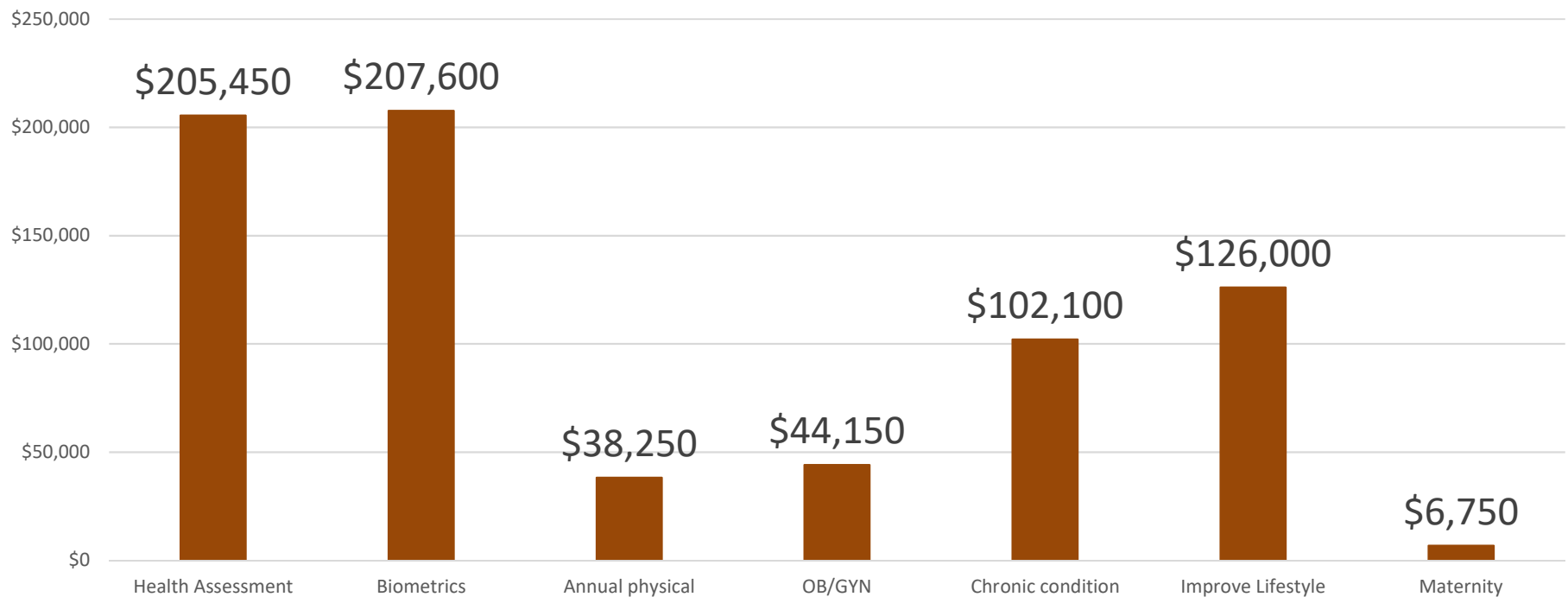


5,272 Total Members

MEUHP 2018 – 2019

Member Incentive Program Update

Incentives earned in MEUHP Wellness Program
7/1/2018 as of 6/28/2019



\$730,300 Total

Employee Communications and Biometric Events

- 39 Quest Events Scheduled as of 9/30
- Quarterly Challenge “Eat Your Greens, To Fit Into Jeans Challenge”
 - 10/1 – 10/30
 - 246 Participants
- Wellness Grant
 - 48 Submissions
 - \$15,640 in payouts
- Monthly Communication Contest
 - Averaging 150 responses per month
 - 24 Winners each month selected at random to win a \$25 gift card
- Upcoming events
 - Wellness Ambassador Training
 - November
 - Maintain Don’t Gain Challenge
 - November – December



Daniel Puckett
Cigna Engagement Consultant

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Payroll Supervisor Webinar

- Newborns
- COBRA
- Retirees
- Qualified Events
- Training Materials
- Q&A

10 sessions held between Sept 10-16

Well attended and appreciated



Tracy Perkins
Payroll Supervisor Consultant

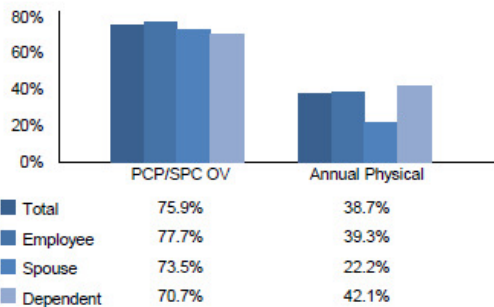
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Quarterly Reporting

Districts with 51+ Covered Employees

Health & Wellness Dashboard

Preventive & ER/UC Utilization

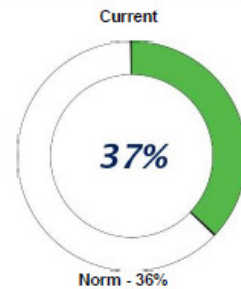


ER/UC Utilization

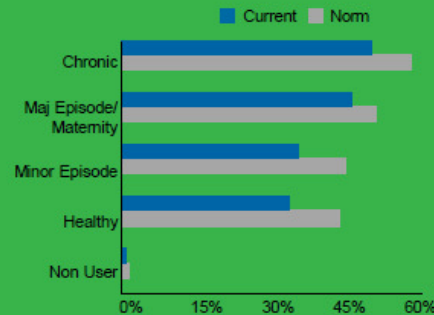
	Current	Norm	Variance
Emergency Room			
Visits per K	158.0	216.3	-27.0%
Avg Cost per Visit	\$2,230	\$1,659	34.4%
Most Prevalent Day	Sat		
Steerable ER as % of Total	7.7%	11.5%	-3.9%
Urgent Care			
Visits per K	67.4	341.3	-80.3%
Avg Cost per Visit	\$181	\$233	-22.3%
Most Prevalent Day	Sun		
Convenience Care			
Visits per K	25.6	59.2	-56.7%
Avg Cost per Visit	\$83	\$86	26.5%

Health Engagement

Total Health Engagement as a % of Population



Engagement by Population Segment



Top Engagement Opportunities

- | | |
|--------------------|----------------------------|
| Health Maintenance | Health Improvement |
| Lunch and Learn | Telephonic - Goal Set |
| Health Screening | Online - Goal Set |
| Health Assessment | Treatment Decision Support |

7-1-18 to 6-30-19 CAP Reports now available for Districts with 51+ covered employees and retirees

100+ Premium / Claim and Large Claim Reports available after Nov 1 for 3Q

All districts get full plan experience reports with their renewal exhibit

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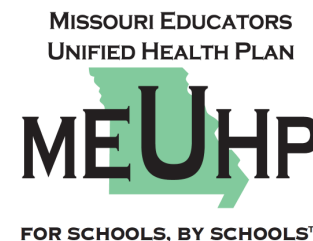
2019 Average National Health Insurance Costs

Single Coverage: \$ 7,188

Family: \$20,576

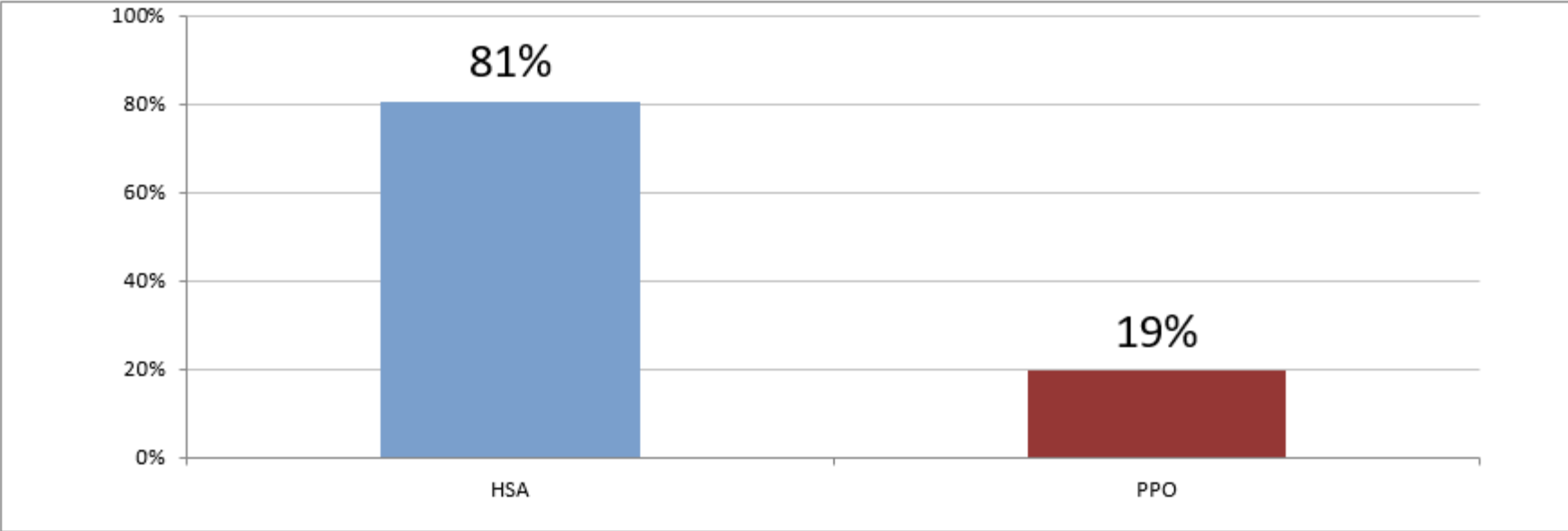
Self-Funding 61% of covered workers nationwide are enrolled in plans that are either partially or completely self-funded.

Source: Kaiser Family Foundation's Annual health benefits survey



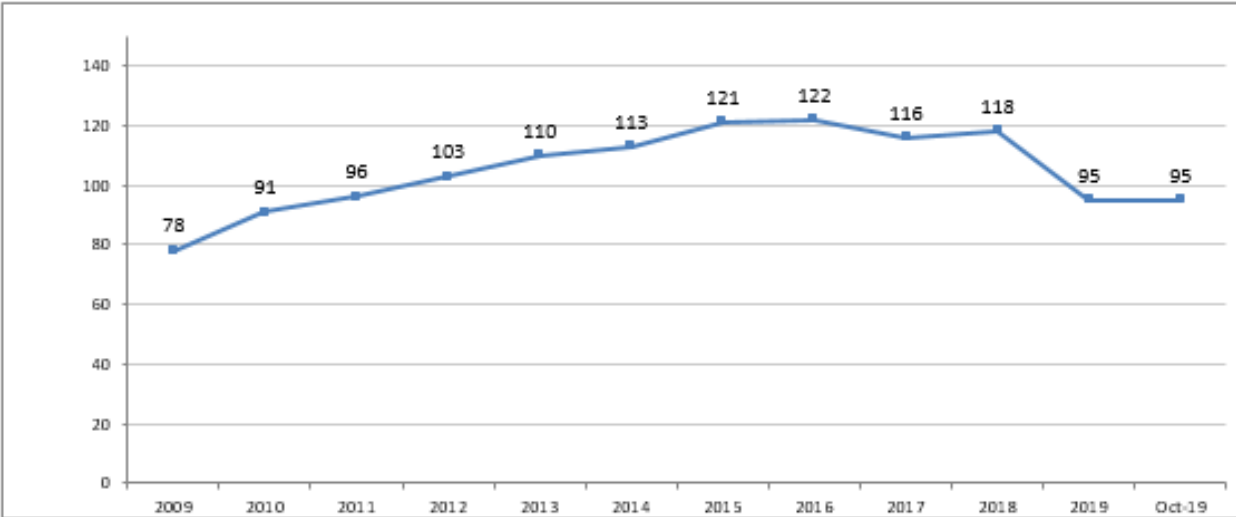
Membership Graphs

MEUHP PLAN POPULARITY - OCTOBER 1 2019 ALL REGIONS

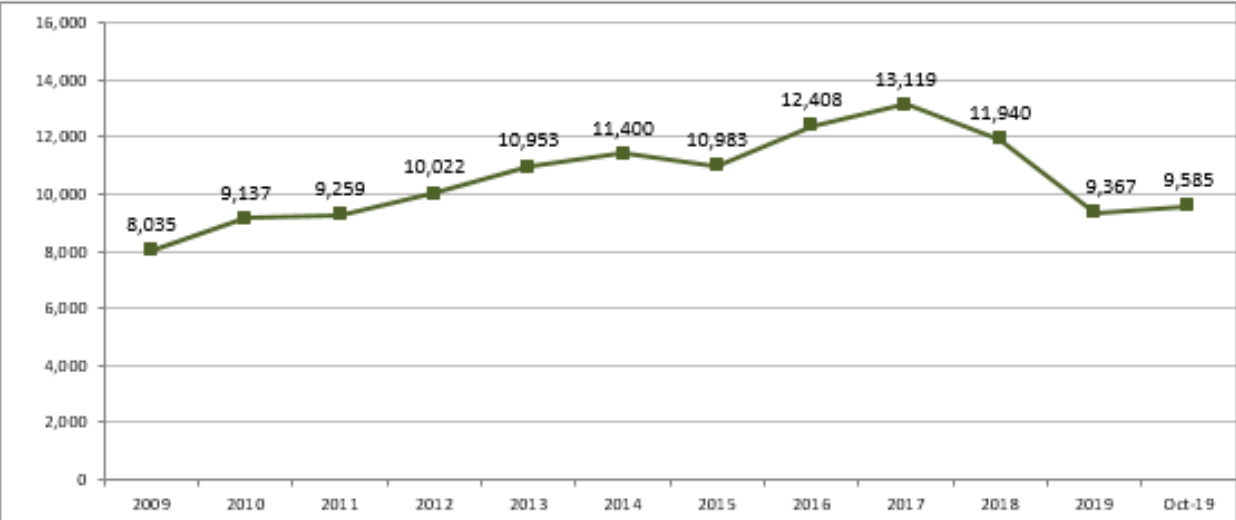


Membership Graphs

MEUHP Number of Districts - 2009-2019

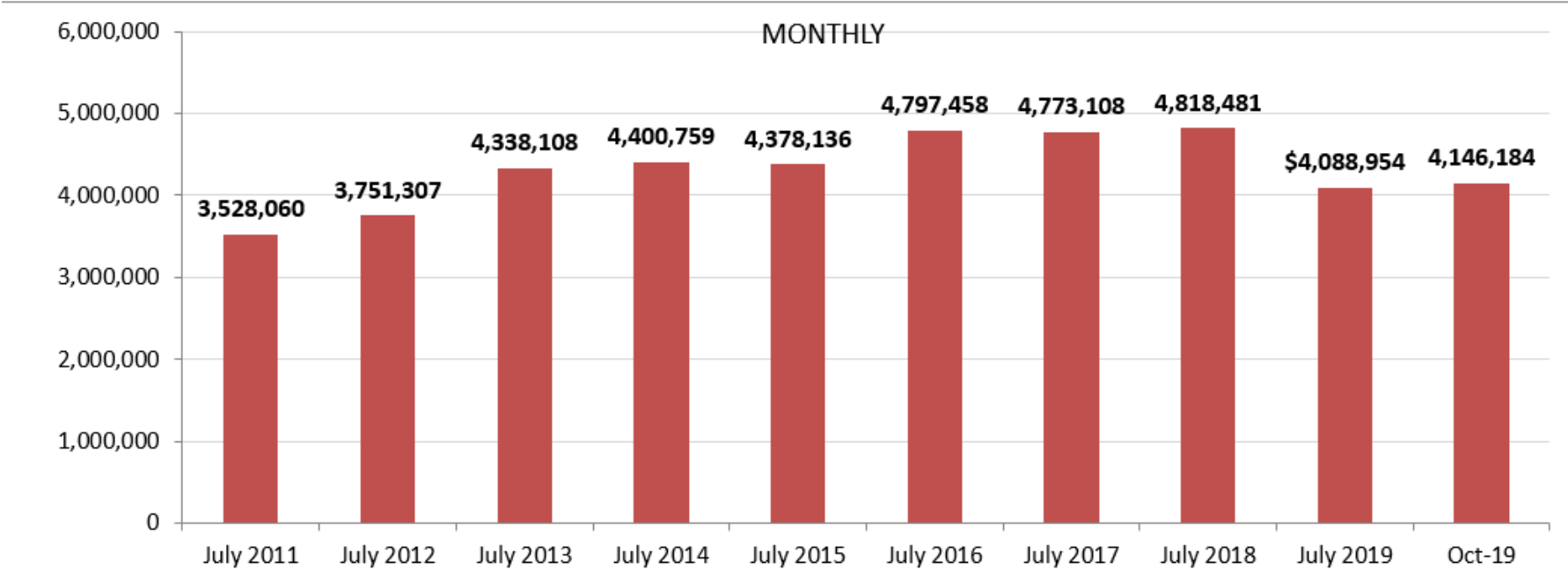


MEUHP Membership Count - 2009-2019



Membership Graphs

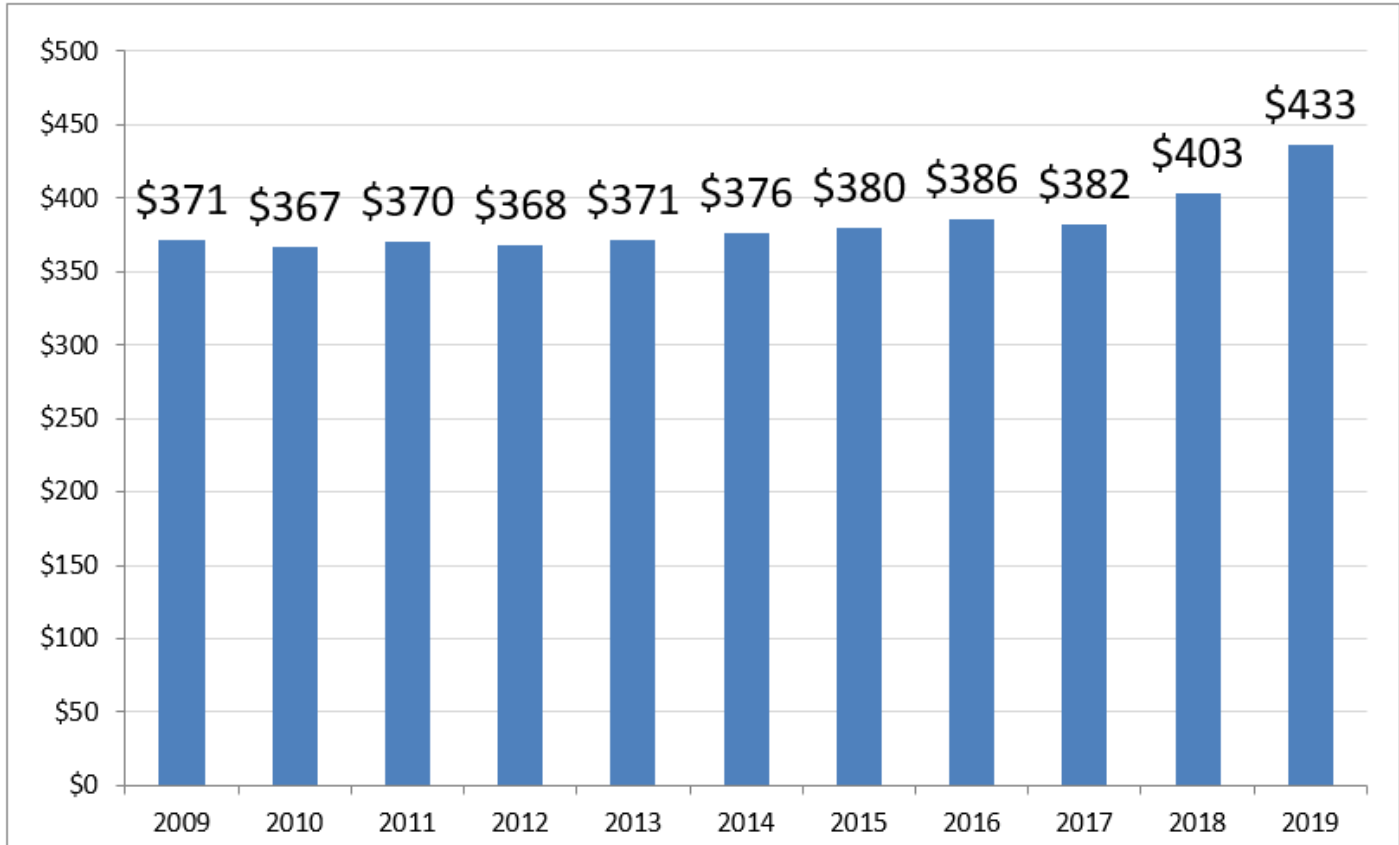
MEUHP Premium 2011 - 2019



Membership Graphs

MEUHP AVERAGE PREMIUM 2009 - 2019

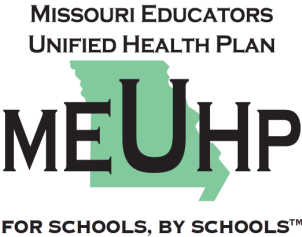
Premium Per Member Per Month (PMPM)
Average Monthly Premium Divided by Average Monthly Members



Oct 1, 2019

\$4,146,184 / 9,585

Equal \$433



MEUHP: Formed in 2009

www.meuhp.com

- 10 Renewals (5 as a self-funded plan)
- **2009: \$371 PMPM** **2019: \$433 PMPM**
- 5 Tiers
- 5 Rating Regions
- 9 Regions and 9 Superintendent Board Members
- Executive Director
- Wellness Benefits & Employee Education Included (Individual and Districts)
- Preventive Rx Benefit on all HSA plans
- One Child Rate
- Best in Class Services
- For Schools, By Schools™ – More Than Just a Slogan

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MEUHP SURVEY RESULTS

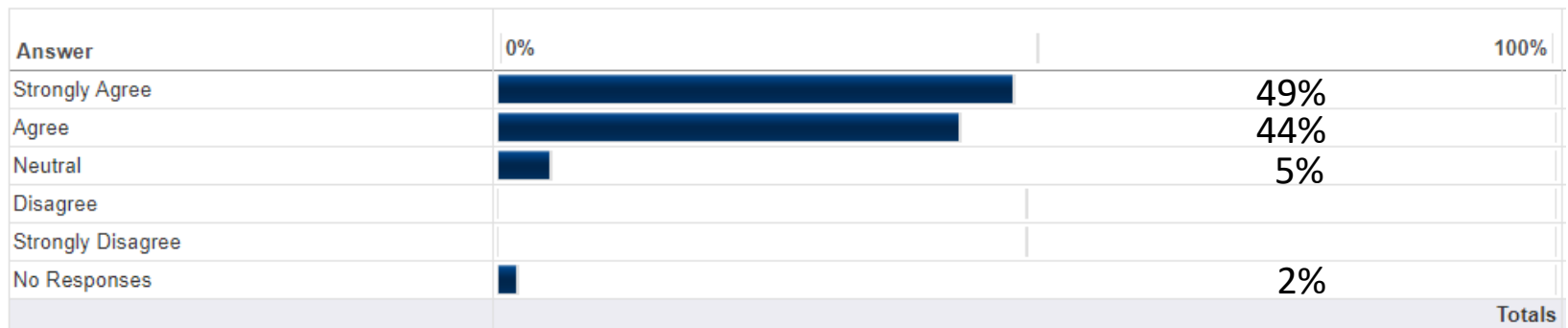


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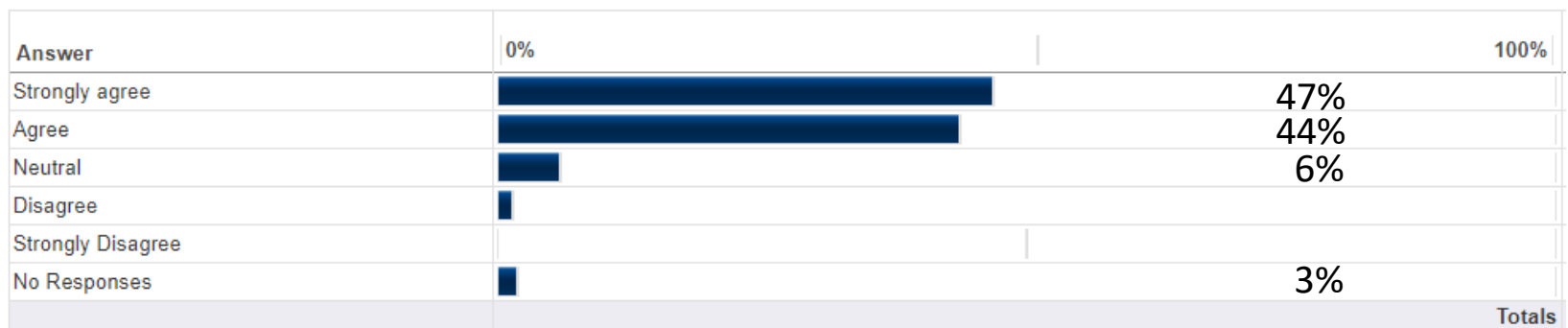
Over 95% of MEUHP Districts responded!



Employee health and well-being is a top priority at our district



Employers have a responsibility to help influence behavior to affect health outcomes



We have a wellness ambassador or committee responsible for promoting employee health and well-being in our district.






MEUHP well-being offerings and incentives have made a positive impact in our district.

Answer	0%	100%
Yes		
No		
No Responses		
		Totals




[View comments \(25\)](#)

Does your district offer wellness incentives to employees/families outside of the rewards offered by MEUHP? Examples: Premium fund contribution, gift cards, etc. If yes, please describe incentives offered and how incentives are earned.

Answer	0%	100%
Yes		
No		
No Responses		
		Totals

[View comments \(26\)](#)

I am / would be in support of tying incentives to the health plan in the form of premium discounts or fund contribution (administer level) for employees who are actively engaged in their health (examples include: health assessment completion, preventive exam.

Answer	0%	100%
Yes		
No		
No Responses		
		Totals

[View comments \(19\)](#)

What can we do to make the MEUHP wellness program better for our members? (Sample of responses)

Webinars about incentives. The printed mail and emails are typically just deleted. Employees might turn on the webinars and let them play while they work.

I'm not sure. It's the age-old problem of "you can lead a horse to water..." I think that since our school still pays for the full premium for our staff's health ins. that many of them don't feel the need to do things that make health and fiscal sense.

Continue to offer the screenings through Quest with additional options to be added.

Keep schools more informed and be transparent so schools continue to stay with MEHUP and more schools join MEHUP

Continue to reach out to districts and employees on the "how to" details of the program.

I like the push for education of programs, continue to search for ways to access information easier to help users make better informed decisions on services. I like the availability of FTJ/Cigna folks at our school to answer questions and help provide health insurance information to those wanting or needing help.

I think you are doing great things, making very positive changes. I love the latest "Eat your greens to fit in your jeans, 30 days challenge", these are things everyone can obtain, at their own choice.



Did your district earn incentives for the last plan year (2018-2019)? If yes, how were the funds used? (Sample responses)

We used the funds to promote a wellness challenge and give prizes. We offered a **bike/walk to school** for staff and students to promote wellness and gave all participants reusable water bottles.

Plan on **purchasing health snacks** for wellness meetings

Wellness fair and new keypad for the staff used exercise/weight room.

Will be purchasing a treadmill for teacher use.



Promoting healthy food and drink choices. Healthy food (fruit tray, veggie tray, meat and cheese tray) healthy drinks (Gatorade, juice, and water) was available in our staff work room.

This year we are using funds to **hire fitness instructors** who will then offer classes for free to faculty and staff.

We used the funds to **purchase fitness packs** which included a walking workout program, pedometers and water bottle for each employee to encourage physical activity.

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Thank you!