

December 2019 Newsletter

Executive Director's Report from Ken Cook

It is hard to believe that I am already in my sixth month as director of your program. Even though I have been involved in the MEUHP from the very beginning, it has been quite a learning experience. What is most clear to me in my day to day work is our districts are overwhelmingly embracing our investment in wellness, preventive screenings and employee education to improve outcomes at the individual level. As educators, we all know that group improvement only comes from individual effort and improvement. As our focus shifts toward our July 1, 2020 renewal, we need to remember the importance of continuing to work together in serving all members and districts.



As always, I want to address the financial condition of the MEUHP first and then I want to update the membership regarding the offer to the SCEC schools, review our renewal timeline and update the membership on the progress toward meeting our wellness goals.

Finances: The MEUHP ended the month of November with \$4,095,083 in our bank accounts, \$7,000 more than at the end of October. The program has stayed level financially at a time of year that some of our insured members have met deductibles and are getting other procedures completed before deductibles reset for the beginning of the year. Due to this fact, end of the year claims can be higher. We are also expecting to receive our 3rd quarter 2019 pharmacy rebate on brand name drugs of approximately \$663,000.00 on December 16th and we will receive our 4th quarter 2019 pharmacy rebate in March 2020. MEUHP is earning our full pharmaceutical manufacturer rebates on brand name drugs instead of the carrier and/or pharmacy benefit manager keeping rebates, helping to offset some of our other plan expenses.

During the fall regional meetings, the question came up whether assessments were being paid on time for the districts that elected monthly payments. The answer is yes, district payments continue to come in as expected. The balance remaining for all assessments due is approximately \$750,000 and this figure is part of our program assets. Adding the \$.75M assessments due to our cash on hand 11/30 of \$4M plus our third quarter pharmacy rebate earned of \$.66M, our projected assets are over \$5.3M. This figure is above our required reserve for IBNR (Incurred But Not Reported) plan expenses, which is estimated by our actuary at around one month of total billed premium, approximately \$4.15M. Keep in mind that our IBNR is a moving target based on claims activity and large claims.

Transparency: What I have laid out to you in the previous two paragraphs about your program finances underlines the importance of having your own superintendent Board and executive director working with you and for you and not simply the insurance carrier and broker. Our money is our money, through rough and good times.

Offer to 22 SCEC Member Districts: After developing a comprehensive and financially sound offer to the SCEC districts to join the MEUHP as its own East Central region effective January 1, 2020, we were not given the opportunity to present the offer in person. Therefore, our proposal has been withdrawn. I do not want to get into this subject too much, but it is apparent that this group of 22 Districts will have to stay together at least through June 30, 2020.

July 1, 2020 Renewal: We will begin the renewal process in earnest in January. The Board of Directors will be meeting in conjunction with the annual MUSIC meeting to receive a preliminary renewal report from our actuary. Following that the Board will meet in late February to finalize the renewal. We will have face to face regional meetings in early March to explain the renewal and present the individual renewal packets to districts. Since inception of the MEUHP in 2009, our goal has always been to have your district's renewal in your hands before your March Board of Education meeting. Although we have two plus months of claim activity before the Board finalizes the renewal, as I indicated in the financial update, our overall position is improving. Please feel free to contact me directly if you have any questions concerning renewal or finances. It has been my goal to keep the membership informed on our finances and I hope that I am accomplishing that goal.

District Wellness Initiatives: It has been the goal of our program to have all our districts participate in a Biometric Screening Event and I am happy to report that we are well on our way toward meeting that goal. As of my last report, 56 of our districts have either participated in a Quest biometric event or have one scheduled. Additionally, at least 12 districts have completed their own event using a local provider. Therefore, since July 1, 2019 68 of our 95 districts are helping us work toward our 100% goal. If your district has not scheduled an event, please contact Daniel Puckett at Daniel.Puckett@cigna.com, or your FTJ Regional Director. These events provide great preventive education opportunities and can also assist your employees in qualifying for individual incentive gift cards. Last year, individual members qualified for over \$750,000 in [MotivateMe](#) gift card incentives.

Also, you do not want to miss out on the [MEUHP District Wellness Incentives](#). Last year, our Districts earned almost \$50,000 in incentives, 100% financed by Cigna. More information on the district incentive program is available on our website at www.meuhp.com or from your FTJ Regional Director.

Keep in mind that as your executive director I am available to answer questions and respond to service concerns. Please do not hesitate to contact me at kcook@meuhp.com or at 573.276.8717.

Since this is the last newsletter of 2019, Merry Christmas and Happy New Year!

Ken Cook



Executive Director

Wellness Initiative Updates!

WELLNESS GRANTS: To date, we have 64 districts who have submitted their Wellness Grants with over \$23,000 paid out already. If you have not yet submitted your grant, please take a minute [to complete yours](#). It's simple to do and can help jump start your wellness programs for the new year. Remember, the wellness grants **are paid by Cigna**.

ON SITE SCREENINGS: We've had 68 out of 95 districts completed or schedule their on-site biometric screenings. As a reminder, **there is NO minimum requirement** to schedule a screening with Quest. Any district – **regardless of size** – can participate. Just let your Regional Director know you are interested, and they will get the ball rolling. Here's a note from Superintendent Ethan Sickles at Rock Port R-II and his experience with Quest:



“This is our third year holding Biometric Screenings at Rock Port, and they have been a huge benefit for our staff. The convenience of not needing to leave school, the limited amount of time it takes, the beneficial health information they gather, and the fact our staff can earn money for just 15 minutes of their time are all great factors why this is a no-brainer for our district.”

MONTHLY WELLNESS COMMUNICATION CHALLENGES:

OCTOBER’S EAT YOUR GREENS CHALLENGE: 90 People finished the challenge with a total of 709 pounds lost (an average of about 8 pounds per person!) Congratulations to the winners:

FIT BITS: Heather Shaver-Delta C-7 Julie Fox-Warren Co. Jacob Eppel-Drexel

\$100 GIFT CARDS: Mollye Doering-Fulton Mike Vogt-Chilhowee Carol Schulte-SOTO

NOVEMBER’S MAINTAIN – DON’T GAIN CHALLENGE. This challenge started Monday, November 25th and will run for 6 weeks right through the holidays. All participants who earn the full 120 points will be entered in to win 1 of 15 \$100 gift cards.

DECEMBER’S CIGNA ONE GUIDE: HELPING YOU SAVE AND STAY. This challenge started December 2 and runs through the end of December. As an added incentive, each individual who provides an important takeaway from the communication will be entered to win one of 24 \$25 Amazon Gift cards provided by Cigna. Member responses with their “important takeaway” should be emailed to (Daniel.Puckett@cigna.com) and must be received no later than Tuesday, December 31st.

WELLNESS AMBASSADOR WEBINARS: 52 Wellness Ambassadors went through the first wellness webinars the week of November 18th. The presentation covered the functionality of the mycigna mobile app, a quick overview of the cost comparison features on mycigna.com as well as discussion about the Cigna Care Designation Providers. You can [download a copy here](#). **We truly value the time, effort and support** your Wellness Ambassadors are putting into the program – not only for your district but for the common goals of the MEUHP.

Creative approach to Wellness at MONETT R-I



For the 2019-2020 school year, Monett R-I has added a new incentive for the health insurance to help staff members get involved in wellness activities. The Board pays an additional amount toward employee health plan premiums (ranging from \$30 a month to \$60 a month) for employees who participate in the employee wellness programs.

Program criteria includes enrolling in MyCigna, completing the on-line health assessment, biometric screenings, getting an annual physical, flu shots, and other requirements. If you’re interested in adapting something similar for your district

next year, you can [download a copy](#) of their wellness program here. (Please seek your own legal counsel before you begin).

REMINDER! Rx Formulary Changes – January 2020

As mentioned in the September newsletter, 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.⁵

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.

Amwell for Cigna: A fast, easy (and inexpensive!) way to see a doctor



As anyone knows who has tried to see a doctor, it can take days – even weeks – to schedule a visit. And once you finally get in the waiting room, you can be exposed to other illnesses around you. With [Amwell for Cigna](#), you can go on line from the comfort of your own home or office and literally **see a doctor in minutes!** Commonly Treated Conditions include:

Acne
Bug Bites
Cold Sores

Flu
Headaches
Pink Eye

Sinus Infection
Stomach Flu
Strep Throat

Hear from one of our MEUHP Wellness Ambassadors who recently used the on line provider:

“I recently used Amwell for Cigna and I want to say it was an awesome experience and very easy to use. It also saves you from being exposed to other illnesses you could find at the doctor’s office. So easy – and so fast! I highly recommend it.”

Amy Simerly, King City School District



If you haven’t signed up yet, [it’s simple to do](#). With flu season fast approaching, it’s a great idea to sign up BEFORE you need it so you’ll be ready IF you need it. It costs nothing to sign up and if you do use the service, **the cost is only \$49** – much less than you would pay for an office visit. **Save money – save time – go online!**

Missy Maxwell: fast, friendly and phenomenal!



Watching Missy Maxwell in full speed is like witnessing a tornadic force. You'll see her madly assembling packets for an upcoming meeting only to stop to answer her phone on the first ring. She takes the time to console a concerned retiree, next she is helping a payroll person with a billing issue, then helping with a coverage question. When she hangs up, she finishes the packets then pivots to her screen. You can hear her fingers flying across the keyboard as she quickly answers the emails that come in rapid fire every day. The phone rings again and the cycle continues.

Missy does all of this with the compassion and efficiency of a seasoned veteran. She started with FTJ in the fall of 1991 working in the file department and eventually moved to work with the payroll supervisors and agents on the Missouri Educator side. As Missy states, she truly enjoys her work:

"I have built a lot of good relationships with payroll supervisors all over the state and with many retirees over the years. I enjoy working with the payroll supervisors and being able to help employees and retirees. I also enjoy working with everyone on the MEUHP program."

We've also heard from many customers and clients that they enjoy working with Missy!

"Just wanted to let you know that Missy went above and beyond as usual in helping."

"You are amazing as always!!"

"I know you will Missy, you always do and you are so WONDERFUL to work with"

"THANKS for all of your help. You are the best."

The one thing she loves more than working with customers is spending time with her family and friends in her hometown of Richmond, Missouri. She has two children and two grandchildren, Isabella (age 11) and Daxon (age 1) and spends her free time with her family. Her favorite hobbies include playing volleyball and softball and going Kansas City Chiefs games.

As the chief offensive coordinator for MEUHP, we're so glad we have Missy on our team!

1095 Year End Reporting: The most wonderful time of the year!

As in the past, FTJ will be sending the files for you to prepare your 1095s reporting. As soon as your December billing has been paid, FTJ will provide a complete file that shows the covered individuals for the year.

1095-C		Employer-Provided Health			
Form 1095-C Department of the Treasury Internal Revenue Service		Do not attach to your tax return Go to www.irs.gov/Form1095C for more information.			
Part I Employee					
1 Name of employee (first name, middle initial, last name)		2 Social security number			
3 Street address (including apartment no.)					
4 City or town		5 State or province		6 Country and ZIP or foreign postal code	
Part II Employee Offer of Coverage					
14 Offer of Coverage (enter required code)	All 12 Months	Jan	Feb	Mar	Apr
15 Employee					