



September 2020 Administrator Newsletter

Greetings! I would like to say that I know what each of you are going through right now, but even though I dealt with my share of tragedies and emergencies throughout my career, I know it does not compare to 2020. Your health is critically important in times like these. I sincerely hope that you are taking time to take care of yourself so that you can help take care of others. Remember to schedule your free annual well check-ups and that your MEUHP membership includes free access to Cigna's Employee Assistance Plan.

Finances

As I have promised I am beginning this newsletter with our current financial situation. On August 31, 2020 the MEUHP had \$6,783,148 in all accounts combined. Additionally, our 2nd quarter pharmacy rebate of \$572,913 is due later this month. This brings our total assets as of August 31, 2020 to just over \$7,300,000. One year ago, in the September 2019 newsletter, I reported that we had \$2,579,932.83 in all accounts combined. We are certainly in a much better place than one year ago in large part due to our 90 districts support to continue to work together through the only health program for Missouri school districts truly directed by superintendents.

Claims

As you know there were many things shut down due to COVID-19 last spring, which included many elective (and not so elective) medical procedures. I have seen an increase in claims over the past two months which, in my opinion, reflect these procedures being completed in late summer after things began to open back up. Our normal trend is that August and September would see claims from the summer and reduce our balances and then we would rebound in October and November since everyone is back at work. We usually see another run in December before the end of the year and the new deductible year. It appears our claims are lagging by 30 to 45 days this year due to COVID-19, so I expect to see our balances go down a little more before they begin to rebound later in the fall.

COVID-19 Impact

Early on we did not see many claims related to COVID-19, mainly because school was not in session. But as the new school year has begun, more members are testing positive and more claims are starting to come in. We receive a detailed monthly COVID-19 report from Cigna to help us track the impact of this new virus. As of the end of August, the MEUHP has spent approximately \$158,000.00 on testing and treatment for members with COVID-19. I personally am aware of several more member claims in September as well. The good news is that, as of today, there have been no deaths in the MEUHP and only two intensive care cases that I am aware of. But, as we all know, this is far from over. Once again, I applaud your efforts in educating your students and keeping your staff safe during the pandemic.

Coverage for COVID-19 Testing and Treatment

As it stands currently, all testing and treatment for COVID-19 related expenses are covered at 100% [through October 31, 2020](#). The 100% coverage for COVID-19 expenses was a decision made by your Board of Directors. Not all self-funded health plans made this decision. This is another great example of a positive of being a part of a member directed program—we look out for each other. At this time we are not sure if there will be another extension, but as we have over the past 6 months, we will keep you informed. If the 100% benefit is not extended, please remember the MEUHP still covers COVID-19 related expenses after deductibles and out of pocket maximums are met.

MEUHP Cost Saver

Since its inception, the [MEUHP Cost Saver program](#) has become very popular and very user friendly, under the direction of FTJ's Tracy Perkins. But, more of our districts and members need to be taking advantage of this program. We need your help in getting that word out. Please forward the attached flyer on Cost Saver program to your staff. Advanced planning before medical procedures is necessary for the program to work as intended. The bottom line is Cost Saver can help keep your district's claim costs lower and your employees can earn significant incentives ranging from \$125 up to \$500 for each procedure.

New Plan Offerings for the 2021 Plan Year

The MEUHP Board of Directors has approved a new set of plans for 2021 – Plus Plans. The Plus Plans were designed and priced for districts with a majority of members who prefer traditional PPO plans with office visit and prescription copays. These plans will be available as a renewal option to current member districts on 7/1/2021. I will have a full report for you on the Plus Plans at the regional meetings later this fall. Your FTJ Regional Director can also provide you with more information on the Plus Plans.

Final Thoughts

As we navigate the constantly changing landscape of COVID-19, please do not hesitate to contact me if I can be of assistance. As your only employee, my two primary duties are to manage MEUHP's finances and to be an advocate for our member districts and your employees. Your district's [FTJ representative](#) is also your advocate and I encourage each of you to stay in close contact with them. With [Cigna's](#) and [FTJ's](#) great customer service, questions are answered promptly, and most issues are resolved quickly. Please let your employees know their [FTJ representative](#) is glad to assist with any coverage or claim questions. If necessary, they will certainly get me involved.

Please stay safe and be well!

Ken Cook
Executive Director
kcook@meuhp.com
573-276-8717