

October 2020 Administrator Newsletter

As I communicated to you in a recent email, I am excited that Cigna has awarded the MEUHP the Well-Being Award for the MEUHP Wellness Programs. Over the years we have built our wellness programs and initiatives with public school employees in mind and it is rewarding that our work has been recognized as outstanding by Cigna. Please continue to encourage your employees to stay engaged in their health and to take full advantage of our programs.

Finances

When I took over this position, I promised that I would report our finances at the beginning of any report to the membership. On September 30, 2020 the MEUHP had \$6,839,134 in all accounts combined. This time last year our balances were \$3,308,655 in all accounts. Our balances grew slightly since my last report of the August 30, 2020 balance in the September Newsletter. As I mentioned last month, with the membership meeting deductibles and coinsurance I would expect our claims to increase and fortunately we have been able to stay steady for the past two months.

COVID-19 Update – Extension of Special Benefits

As it stands currently, all testing and treatment for COVID-19 related expenses are covered at 100% through October 31, 2020. But, since the public health emergency has been extended by 90 days, effective Oct. 23, 2020, COVID-19 testing will continue to be covered at 100% until January 21, 2021. The decision to cover treatment for COVID-19 related expenses at 100% has not yet been made. We will inform you once a decision is made. This is an outstanding benefit the Board of Directors approved in the spring and it has been extended several times due to the ongoing nature of the pandemic. To assist us in knowing what our exposure is to COVID-19 claims, we receive a detailed monthly report from Cigna. As of the end of September, the MEUHP has spent approximately \$370,000 on testing and treatment. Over 970 members have been tested and 94 have had positive diagnosis, which is slightly more than 1% of our 8,842 members. Unfortunately, as you know much better than I, we must continue to prepare and plan for this risk for at least the rest of the school year.

Wellness Incentive Update

As of October 15, 83 of our 90 school districts have completed our annual wellness survey and 51 school districts have completed their wellness grant applications, qualifying for \$15,140. After completing the survey and wellness grant, the next step for Districts is completing other categories as part of our District wellness incentive program. Remember, the District wellness funds are provided to the MEUHP by Cigna. Unfortunately, our districts left approximately \$11,000 on the table last year and my goal is that every one of our school districts receive the money that they are entitled to. One requirement to receive the funds is assigning a wellness ambassador and that individual completing a short online training. 32 of these ambassadors have already completed their training this fall. Additional trainings will be announced later in the fall.

Additionally, over 30 Districts have already held or have scheduled their onsite biometric health screening event. It is no too late to schedule one if your school district has not signed up. This is one of the requirements that your staff will need to complete to qualify for our Wellness Incentive. Since July 1, 2020, 1,367 members have qualified for \$83,675 in individual incentives through our MotivateMe Program. Contact your FTJ Regional Director if you need assistance with any part of our District wellness program.



MEUHP MEMBERS YOU HAVE REWARDS WAITING!

Through the MEUHP Wellness Plan you can earn rewards for:

- 1. Completing your health risk assessment on myCigna.com \$25
- 2. Completing a biometric screening \$50
- 3. Completing your annual physical \$75*

Here is a nice quote from a member regarding our new Centers of Excellence incentive:

"The Centers of Excellence incentive is a great way to make sure employees get the best possible care available in their area plus providing an added bonus during a very stressful time."

MEUHP Cost Saver and Cigna Centers of Excellence Programs

Recently three individuals needing surgery have requested to utilize the Cost Saver program which in 2 cases led to referrals for the Cigna Center of Excellence Program because of the nature of the procedures. These 3 referrals will result in estimated savings of over \$20,000 per procedure to MEUHP, plus lower out of pocket cost for the members + their Cost Saver or COE incentive! This is a true Win-Win. We still need your help in getting the word out. Please forward the attached flyer on Cost Saver program and Center of Excellence 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.

Fall Region Meetings and Final Thoughts

After discussion with the Board of Directors, it is the consensus of the Board, due to COVID related concerns, that our Fall Regional Meetings will be scheduled on-line by utilizing a Zoom meeting format. Please be on the lookout for more information regarding the date and time of your meeting.

Your program is working well – as designed – For Schools, By Schools. Thanks for your support. I am looking forward to visiting with you soon.

Please stay safe and be well!

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^{*}Health Risk Assessment and Biometric Screening must be completed to earn reward for physical exam.