

MISSOURI EDUCATORS  
UNIFIED HEALTH PLAN



**MEUHP**

FOR SCHOOLS, BY SCHOOLS™

[www.meuhp.com](http://www.meuhp.com)

**Fall Update**

**November 2020 Region Meetings**

1

**Meeting Dates & Times**

**South Central / Southeast**  
November 10, 10:30-11:30 AM

**Northwest**  
November 10, 1:00-2:00 PM

**West Central**  
November 12, 10:30-11:30 AM

**Southwest**  
November 12, 1:00-2:00 PM

**Central / St. Louis / NE**  
November 13, 10:30-11:30 AM

2

## Agenda

- MEUHP Leadership
- Finances
- COVID-19 Update
- Benefit & Wellness Updates
- Utilization – Trend Update
- Renewal Considerations & Timeline
- New District Recruitment
- Questions and Answers

3

## Membership in a Program, NOT Just a Plan




4

## MEUHP Leadership


### 2020-21 MEUHP Board Members and Vice Chairs

Missouri Educators Unified Health Plan is a not for profit corporation that is governed by 9 Superintendent Board Members.

MISSOURI EDUCATORS  
UNIFIED HEALTH PLAN




FOR SCHOOLS, BY SCHOOLS™

<p><b>LEADERSHIP</b></p> <p><b>President</b> Eric Allen</p> <p><b>Vice President</b> John French</p> <p><b>Treasurer</b> Terry Mayfield</p> <p><b>Secretary</b> Karma Coleman</p>	 <p><b>Executive Director</b> Ken Cook</p>	<p><b>Southwest</b> Board Member John Dern, Junction Hill C-12 (2022) Vice Chair Wayne Stewart, Glenwood R-VIII</p> <p><b>Central</b> Board Member Ty Crain, Fulton Public Schools (2023) Vice Chair Open</p> <p><b>Southeast</b> Board Member Adam Friga, Oran R-3 (2021) Vice Chair Joey Watkins, Pemiscot R-3</p> <p><b>South Central</b> Board Member Eric Allen, Alton R-IV (2021) Vice Chair Judd Marquis, Belleview R-III</p> <p><b>Northeast</b> Board Member John French, Lewis County C-I (2023) Vice Chair Open</p>	<p><b>West Central</b> Board Member Terry Mayfield, Drexel R-IV (2023) Vice Chair Joe Dunlap, Appleton City R-I</p> <p><b>Northwest</b> Board Member Karma Coleman, Tarkio R-I (2021) Vice Chair Danny Johnson, King City R-I</p> <p><b>St. Louis</b> Board Member Clint Freeman, Dunklin R-V (2023) Vice Chair Bethany Deal, Richwoods R-VII</p> <p><b>Kansas City</b> Board Member Jaret Tomlinson, Excelsior Springs (2023) Vice Chair Open</p>
---	---	--	--

5

## MEUHP Board Members



Karma Coleman, NW

John French, NE

Jaret Tomlinson, KC

Ty Crain, C

Clint Freeman, STL


Terry Mayfield, WC

John Dern, SW

Eric Allen, SC

Adam Friga, SE

MISSOURI EDUCATORS  
UNIFIED HEALTH PLAN



FOR SCHOOLS, BY SCHOOLS™

6

## MEUHP Field Service Team


**Regional Directors:**

- Anne Sientz**, Senior Regional Director (Northwest)
- Mary Abernethy**, Assistant RD (West)
- Rod Weaver**, Regional Director (East)
- Steve Beckett**, Regional Director (Southwest)
- Drew Beagard**, Senior Regional Director (Central)
- Harold Shoff**, Regional Director (South)
- Rob Johnson**, Regional Director (Southwest)
- Kim Campbell**, Assistant RD (Southwest)


**ftj Forrest T. Jones & Company**

7


## MEUHP Home Office Team




**Mark Iglehart**  
State Director




**Missy Maxwell**  
Group Coordinator  
Customer Service




**Tracy Perkins**  
Cost Saver &  
Customer Service





**Bruce Kallmeyer**  
FTJ Senior  
Products



**Tim Cox**  
Individual  
Products &  
Customer Service








8

## MEUHP: Formed in 2009 Different by Design

- 5 Tiers and 5 Rating Regions
- 9 Regions and 9 Superintendent Board Members
- Complete Transparency of all Costs
  - 90%+ of all member payments go toward member benefits & MEUHP reserves
- Wellness Benefits & Employee Education Included
- Preventive Rx Benefit on all HSA plans
- One Child Rate
- Best in Class Services
- Sustainable Health Program for Missouri Schools
- Executive Director (Finance and Service)



9

## Membership Update July 1, 2020

	<p><b>NORTHWEST / WEST CENTRAL</b></p> <ol style="list-style-type: none"> <li>1 Appleton City R-II</li> <li>2 Avenue City R-IX</li> <li>3 Ballard R-II</li> <li>4 Bosworth R-V</li> <li>5 Buchanan Co. R-IV</li> <li>6 Calhoun R-VII</li> <li>7 Chilhowee R-IV</li> <li>8 Craig R-III</li> <li>9 Drexel R-IV</li> <li>10 East Lynne 40</li> <li>11 Excelsior Springs 40</li> <li>12 Gilliam C-4</li> <li>13 Green Ridge R-VIII</li> <li>14 Hardin-Central C-2</li> <li>15 Jefferson C-123</li> <li>16 Johnson Co. R-VII</li> <li>17 King City R-I</li> <li>18 Leesville R-IX</li> <li>19 Livingston Co. R-III</li> <li>20 Miami R-I - BATES</li> <li>21 Miami R-I - SALINE</li> <li>22 Montrose R-XIV</li> <li>23 Nodaway-Holt R-VII</li> <li>24 North Daviess R-III</li> <li>25 North Nodaway R-VI</li> <li>26 North Piatte R-I</li> <li>27 Orick R-XI</li> <li>28 Pettis Co. R-V</li> <li>29 Rich Hill R-IV</li> <li>30 Rock Port R-II</li> <li>31 Strasburg C-3</li> <li>32 Sherwood Cass R-VIII</li> <li>33 Smithton R-VI</li> <li>34 South Holt Co. R-I</li> <li>35 South Nodaway R-IV</li> <li>36 Sweet Springs R-VII</li> <li>37 Tarkio R-I</li> <li>38 West Nodaway R-I</li> </ol>	<p><b>SOUTH CENTRAL / SOUTHEAST</b></p> <ol style="list-style-type: none"> <li>1 Altenburg 48</li> <li>2 Alton R-IV</li> <li>3 Bellevue R-III</li> <li>4 Campbell R-II</li> <li>5 Centerville R-I</li> <li>6 Chaffee R-II</li> <li>7 Charleston R-II</li> <li>8 Clearwater R-I</li> <li>9 Cooter R-IV</li> <li>10 Delta C-7</li> <li>11 Dexter R-XI</li> <li>12 Gideon 37</li> <li>13 Hayti R-II</li> <li>14 Holcomb R-III</li> <li>15 Kelso C-7</li> <li>16 Malden R-I</li> <li>17 Naylor R-II</li> <li>18 North Pemiscot Co. R-I</li> <li>19 Oran R-III</li> <li>20 Pemiscot Co. R-III</li> <li>21 Richland R-I</li> <li>22 Ripley Co. R-IV</li> <li>23 Risco R-II</li> <li>24 Southland C-9</li> <li>25 Twin Rivers R-X</li> </ol> <p><b>SOUTHWEST</b></p> <ol style="list-style-type: none"> <li>1 Glenwood R-VIII</li> <li>2 Junction Hill C-12</li> <li>3 Pleasant Hope R-VI</li> <li>4 Sarcoxie R-II</li> <li>5 West Plains R-VII</li> </ol>	<p><b>NORTHEAST</b></p> <ol style="list-style-type: none"> <li>1 Adair Co. R-I</li> <li>2 Adair Co. R-II</li> <li>3 Lewis County C-1</li> <li>4 Meadville R-IV</li> </ol> <p><b>CENTRAL / ST LOUIS</b></p> <ol style="list-style-type: none"> <li>1 Bevier C-4</li> <li>2 Blackwater R-II</li> <li>3 Boncl R-X</li> <li>4 Callao C-8</li> <li>5 Cooper Co</li> <li>6 Dunklin R-V</li> <li>7 Fulton 58</li> <li>8 Higbee R-VIII</li> <li>9 Keytesville R-III</li> <li>10 Otterville R-VI</li> <li>11 Phelps Co. R-III</li> <li>12 Pike Co R-III</li> <li>13 Prairie Home R-V</li> <li>14 Renick R-V</li> <li>15 Richwoods R-VII</li> <li>16 School of the Osage</li> <li>17 Van-Far R-I</li> <li>18 Wellsville Middletown R-I</li> </ol>
---	--	---	---

7527 Members

10

## Financial Update – November 9, 2020

• Current Cash on Hand	\$6M
• Approx. Earned but not yet received 3Q Rx rebate	\$.4M
• Total	\$6.4M
• Projected IBNP as of 11-1-20	\$3.6M
• <b>Surplus</b>	<b>\$2.8M</b>
<hr/>	
Monthly Gross Premiums Paid by Members	\$3.51 M
Projected 20-21 Fiscal Year Premiums Paid by Members	\$42.1 M

11

## REQUIRED RESERVES: Two Pieces Needed

- Incurred but not paid (IBNP)
  - Covers run-out liability
  - Required to hold by law
- Loss Adjustment Reserve
  - Covers cost of paying IBNP
  - Occurs if change of carrier

12

## COVID-19 Updates

### Clear and Regular Updates for Members Since Start of Pandemic

- Out-of-pocket costs for **COVID-19 treatment** waived through **December 31, 2020** applies to treatment related visits at all sites of care, virtual or in person, and both in – and out – of – network providers
- Out-of-pocket cost for FDA approved **COVID-19 testing** waived through **January 21, 2021** applies to COVID-19 testing and testing-related services including the office visit, whether in person or virtual

13

## COVID-19 Updates

### At-Home COVID-19 Test Kit Available through Cigna at **no cost**

- Click the link on myCigna.com homepage to get started
- Answer an online screening
- LabCorp will then mail the specimen kit to you
- You collect your own specimen
- Return kit to LabCorp using prepaid mailer
- Results available in 1-3 days after sample is received

Assess Your Coronavirus (COVID-19) Risk and Get Tested

Check your symptoms or get your COVID-19 at-home nasal swab kit

[Learn more](#)

14

## September 30, 2020 COVID-19 Update

**Paid Dates: January 2020 - September 2020**

Financial Overview	
Population	#
Average Members	8,842
Number of Individuals Tested	973
Number of Individuals Diagnosed****	94
Percent of Total Membership Diagnosed	1.0631%

Spend for Testing and Claims with a COVID Diagnosis by MSC**	Spend	PMPM
Inpatient	\$162,265.80	\$2.04
Outpatient	\$78,385.89	\$0.98
Professional	\$62,530.12	\$0.79
OMS	\$3,685.80	\$0.05
Pharmacy ***	\$587.51	\$0.01
<b>Total Combined Spend</b>	<b>\$307,455.12</b>	<b>\$3.86</b>

15

## Virtual Care Vendor Update

- Beginning January 1, 2021 **MDLIVE** will be the only virtual care vendor for Cigna
- Cigna’s virtual care services vendor relationship with **Amwell** will be phased out by December 31, 2020
- Go to your myCigna.com homepage to find the link below to sign up with **MDLIVE**


**Talk to a doctor, counselor or nurse**  
24/7 using your phone, tablet, or computer.

Connect Now

- Virtual Care Visits allow you to have a safe, convenient visit in the comfort of your home

16





**MEUHP Cost Saver Program**

- Advocate to research costs for non-emergency procedures
- Earn incentives of \$125 - \$500 if lower cost providers are chosen
- Voluntary program with potential savings for member & plan
- Examples of procedures that have qualified are MRI, x-rays, various surgeries, and colonoscopies.


*"Wow wow wow! I love that you are doing all the leg work and there really should be no excuse as to why someone would pay more than is necessary."*

17

## Cost Saver Program



**THANK YOU MEUP!!!**  
*I strongly recommend taking the time to contact Tracy if you or your family members have any upcoming procedures to schedule. With a phone call, I was able to save money AND receive a gift card to use towards the procedure which was a nice surprise!!*  
 Gideon member

Contact Tracy Perkins or Missy Maxwell to find out more about the Cost Saver Program.



*Dunkin member who received a Cost Saver Incentive!*



**The MEUHP Cost Savers!**

Tracy Perkins      Missy Maxwell

**Know BEFORE you go!**

Call or text 816-489-8869 and see if we can save you money on your non-emergency surgery or procedures!

18

## Cigna Centers of Excellence Program

Cigna reviews third party data on patient outcomes and cost to recognize those top hospitals for the **Centers of Excellence Program**.

Centers of Excellence hospitals rank above other In-Network hospitals for quality of care and savings for some common medical conditions and procedures such as heart surgery, joint replacements and some cancer conditions.

By using a Centers of Excellence facility members will potentially save money on their procedure as well as earn a \$250 reward from Cigna.

**To find Center of Excellence hospitals**, visit [myCigna.com](http://myCigna.com) > click on Find a Doctor or Service > Find a Place > Hospital > Centers of Excellence

Look for this symbol that notes a Centers of Excellence Hospital – 

Not all procedures are performed at every Centers of Excellence hospital so be sure to check if your COE hospital performs your procedure.

**COE and Cost Saver cannot be used on same procedure**

19


## Wellness Communications and Biometric Events

- 15 Quest Events held and 40 scheduled as of 11/6
- 87 Superintendent Surveys completed
- District Wellness Grant
  - 65 Submissions
  - \$17,600 in payouts
- Monthly Takeaway Email Communication Contest
  - Averaging 218 responses per month
  - 48 Winners each month selected at random to win a \$25 gift card
- Upcoming events
  - Make Up Wellness Ambassador Trainings
    - Week of November 16th
  - January Member Challenge – New Year New You
    - 1/1 – 1/31



Daniel Puckett  
Cigna Engagement Consultant  
Dedicated to MEUHP!

20



**A CULTURE OF HEALTH AND WELL-BEING STARTS WITH YOU.**

Exciting news about 2020 Cigna Well-Being Award recognition.

Dear Members,

Each year, Cigna selects a group of organizations for Cigna Well-Being Award® recognition to honor the difference they are making in the health and well-being of their employees. The Well-Being Award recognizes areas such as leadership, organizational foundations, policy and environment, program implementation and participation.

This year, we are proud to announce that the Missouri Educators Unified Health Plan (MEUHP) has received a Cigna Well-Being Award for the MEUHP Wellness Program.


Congratulations and thank you for your part in building a culture of well-being, together.

Thanks again,

**Daniel Puckett, CWPC**  
Cigna Engagement Consultant | MEUHP

**Together, all the way.®**

Congrats to MEUHP for this Award!



21



Monthly & Quarterly  
Email Communication  
Challenges &  
Contests

- Email campaigns to engage employees
- Contests to encourage healthy habits & good healthcare consumerism – know your benefits
  - Maintain Don't Gain Challenge
  - Cost Saver
  - Virtual Care
  - Centers of Excellence
  - Eat Your Greens to Fit Into Your Jeans
  - 30 Day Nutrition Challenge
  - ETC...
- Gift cards / Wellness related prizes / Fitbits, etc.

22

### Districts with Winners from the October Email Contest - "MDLive Virtual Wellness Screenings"

Adair R-1	Fulton (6)	Rich Hill
Adair R-2	Junction Hill	Richland
Alton	Keytesville	Richwoods
Appleton City	King City	Risco
Avenue City	Lewis Co	Rockport
Buchanan Co	Naylor	Sarcoxie (2)
Chaffee	North Platte	Smithton (2)
Clearwater (6)	Oterville	Sweet Springs
Delta	Pleasant Hope	Twin Rivers
Dexter	Renick	West Plains
Dunklin (6)		

31 Districts with winners!

23



\$200,000

Cigna Funded

MEUHP District Wellness Program

- Wellness Grants
- District Wellness Incentive Program
- Quest Onsite Screening Events
- Wellness Ambassador Training
- EAP Webinars & Resources
- Virtual & Onsite Employee Education

24



### MEUHP District Incentive Plan

Districts eligible to earn \$30 per employee per year for wellness related expenses

- Over 50 Districts Earned Incentive \$\$\$ last yr.
- Contact your Regional Director for More Info
- Or go to [www.meuhp.com](http://www.meuhp.com)

25

## Recent Member Testimonials


### Member comment on October Takeaway - **MDLIVE Virtual Wellness Visits**

"I am so thankful to know of another wonderful opportunity that we are getting with our insurance. The Virtual Screening is a great alternative to face-to-face, particularly at this time as COVID-19 is on the rise in our area! It is very convenient to do from home and at any time day, evening or weekend!!! And at NO cost as part of our preventative care!!!! WHAT MORE COULD WE ASK FOR?!?!?! Thank you for making things easy for us!!

### Member comment on November Takeaway - **How to Read Your Explanation of Benefits (EOB)**

"I appreciate being given options of going paperless, online or both. I am a both person, as sometimes I just physically need to see the paper to re-read it. I also appreciate the layout of the reports as they are easy to read."

26

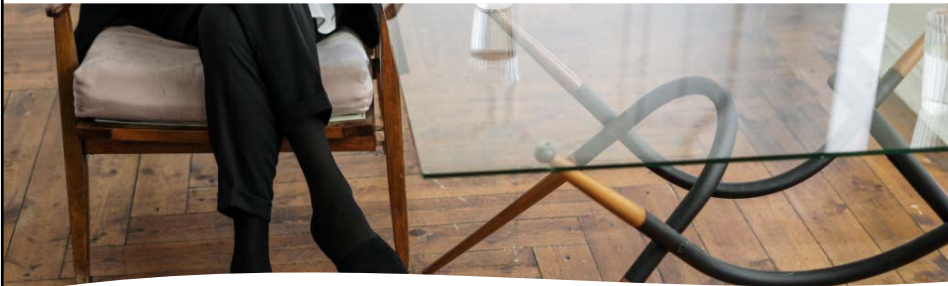


**MORE FROM MEUHP MEMBERS:**

“With the focus on education, wellness and prevention, I feel like MEUHP really cares about their members and strives to help them be healthier.”

“Thank you for this contest, as well as every contest. Each one has provided more motivation for me and brought about some changes.”

27




**Employee Assistance Program (EAP)**

**Included**

- 3 face to face sessions with behavioral professionals
- Household members eligible – even if not on plan
- Work / life balance - Stress issues
- Identity Theft, Financial Consultations, Senior Care and more
- District Crisis Counselor Benefit

28



**Wellness Ambassador Presentations**


- Educate ambassadors on resources
- Help advocate for District Wellness programs
- Assist ambassador with incentive questions
- Key in setting up on site screenings
- Make up Ambassador training November 16-20

29



**Employee Education Presentations**

- Know your benefits
- Use them efficiently
- Save money on expenses
- HSA strategies
- Wellness & Incentive Plans




30

## MotivateMe Member Incentives

“Just received my \$150 prepaid VISA card from the Cigna MEUHP Incentive Awards Program. Filled out a survey, sent in my bloodwork from the health fair and went to my doctor for a checkup/physical.

**Three steps and I have \$150 in hand!** Never thought I could be pleased with a health insurance plan and NOT be in the hospital at the same time.



Lee Baker  
MEUHP Member  
School of the Osage

**Each Member can easily earn up to \$250**

**This is approximately 3% return of premium**

31

## MotivateMe Member Incentives

Online Health Assessment*	\$25 Member and covered Spouse
Biometric Screening*	\$50 Member and covered Spouse
Annual Physical <i>OR</i> OB/GYN visit	\$75 Member and covered Spouse
Healthy Body Mass Index, or Improve Weight by 10%	\$50 Member only
Talk to a Coach and Achieve a Health Goal	\$50 Member only
Centers of Excellence (NEW)	\$250 Member and covered Spouse
Maternity (Member or covered spouse)	\$150 1 <sup>st</sup> trimester <b>OR</b> \$75 2 <sup>nd</sup> trimester

\*Gatekeeper goals – must be completed before other incentives can be earned. MotivateMe programs are available to you through myCigna.com or the myCigna app.

**\$250 in earned incentives is approximately 3% of employee premium**

32



## PREVENTION IS IMPORTANT! Preventive RX



### The MEUHP Preventive Rx Benefit

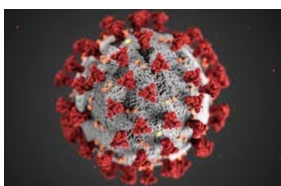
- Wellness Benefit on all HSA plans covering over 240 generic and brand name maintenance type medications designed to help members address their personal health needs.

~ 5% additional cost built into HSA premiums

33


## Utilization Update

- Normalization of Large Claims from prior year
- Investment in Wellness Showing Results & Worth the Effort!
  - ✓ Higher Preventive Compliance
  - ✓ Higher Rx Compliance & Generic Utilization
  - ✓ 0% Overall Trend\*
- No one has a crystal ball when it comes to healthcare...




\*COVID-19 Impact on Claims Still Unknown

34



- Industry Leader
- 24/7 Access
  - Pharmacy (\$2.6M Rebates to MEUHP in last play year.)
  - Providers
  - Counselors
  - Virtual Care
- Power of One Guide
- Strong Nationwide Provider Network
- Fantastic Wellness Program & Resources
  - **\$200,000 Dedicated to MEUHP Districts**

35



**MEDICAL**

2.2% ↓ **\$4,710 PMPY**  
\$5,390 (Norm)

**PHARMACY**

9.1% ↑ **\$1,302 PMPY**  
\$1,638 (Norm)

**TOTAL**

0.0% **\$6,013 PMPY**  
\$7,028 (Norm)

**Plan Spend (PMPY)**

Category	Base	Current	Nom
Non-Catastrophic	\$3,586	\$3,458	\$3,883
Catastrophic	\$1,231	\$1,252	\$1,407
Non-Specialty Rx	\$687	\$747	\$884
Specialty Rx	\$527	\$556	\$754

**Medical: \$44.9M**

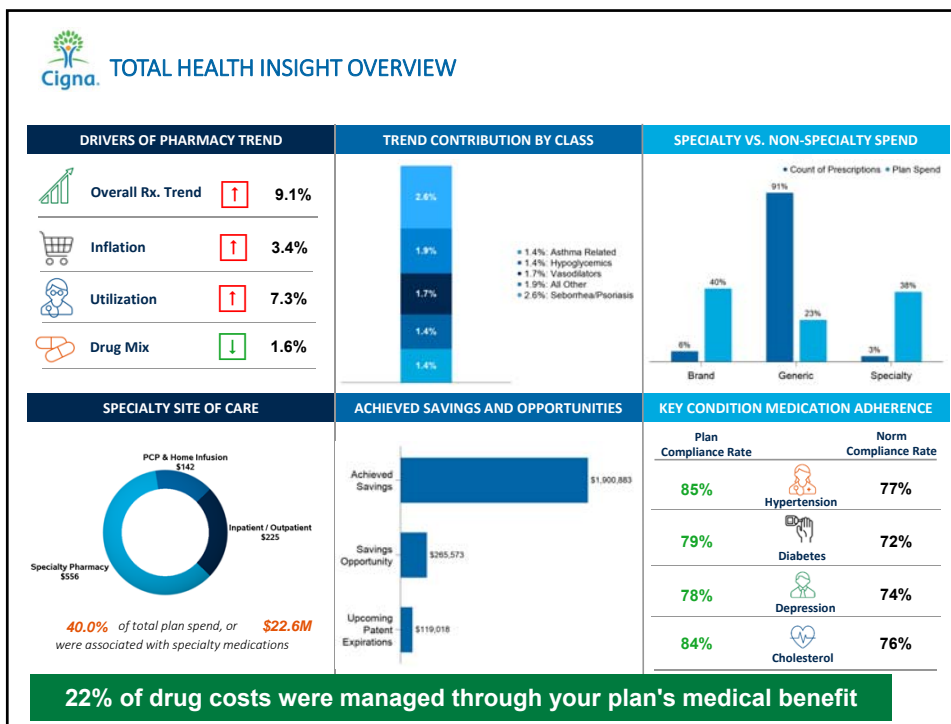
- Top 3 Conditions:
  - **Neoplasms: 16% of medical spend**
  - Musculoskeletal: 15% of medical spend
- Top 3 Therapeutic Classes:
  - **Anti-Inflammatory Disease Modifiers: 17% of pharmacy spend**
  - Hypoglycemics: 12% of pharmacy spend
- **Generic dispensing rate: 94%**
- **4% of members are utilizing a specialty medication (564 members)**

**Drivers of Trend**

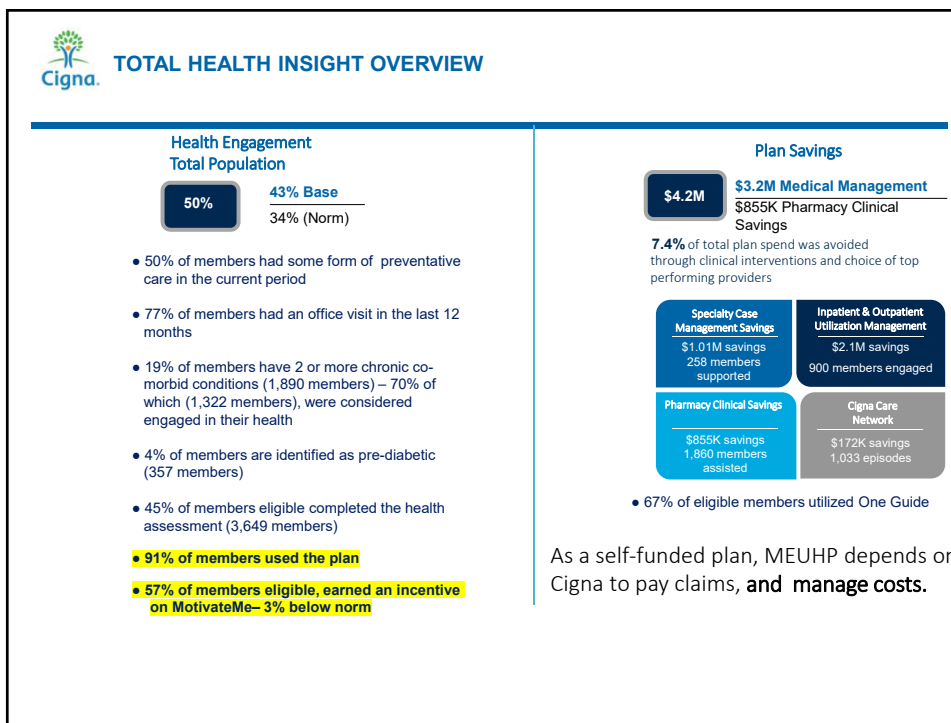
Non-Catastrophic Medical	-3.7%
Catastrophic Medical	1.7%
Non-Specialty Pharmacy	11.9%
Specialty Pharmacy	5.5%

**Trend 0.0%**


36



37





38




## CATASTROPHIC MEMBERS ONLY SUMMARY

---

Catastrophic individuals accounted for 0.7% of the population and 26% of the total spend versus norms of 0.7% of the population and 25% of the total spend

OVERVIEW	COSTS	CONDITIONS	ENGAGEMENT
<p><b>70</b> individuals (Base 90)</p> <ul style="list-style-type: none"> <li>Average age 53</li> <li>63% Female, 37% Male</li> <li>56 Employees, 9 Spouses, 5 Dependents</li> <li>24 catastrophic members no longer have eligibility as of 8/2020</li> </ul> <p><b>Total spend was \$13.7M</b></p> 	<p><b>\$196K</b> average cost per individual</p> <ul style="list-style-type: none"> <li>Top individual was \$581K</li> <li>99% of the plan spend was in-network</li> <li>Employees incurred the highest average catastrophic plan costs at \$198K PMPY – 3% higher than catastrophic spousal spend, and 11% higher than catastrophic dependent spend</li> <li>24 individuals achieved the catastrophic threshold based on specialty medication related spend (34% of catastrophic cases)</li> <li>Specialty medications (both medical and pharmacy) made up \$4.4M of catastrophic plan spend - 32% of total catastrophic claims cost</li> </ul>	<p><b>89%</b> have a chronic condition</p> <ul style="list-style-type: none"> <li>74% of members are considered chronic comorbid, with 2 or more chronic conditions</li> <li>54% have a behavioral diagnosis</li> <li>Cancer was the costliest catastrophic condition (21 individuals)</li> </ul> <p style="text-align: center;"><b>Clinical Programs saved</b> <b>\$923K</b></p>	<p><b>79%</b> engagement rate</p> <ul style="list-style-type: none"> <li>45 members engaged with specialty case management, generating \$585K in savings</li> <li>Inpatient and outpatient utilization management generated \$338K in savings</li> <li>Gaps in Care compliance rate was 78%</li> </ul> 




39



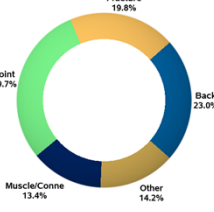
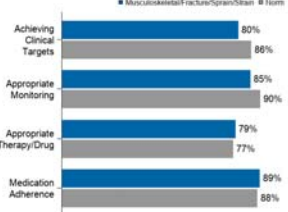
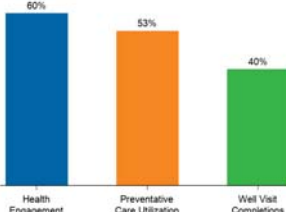
## MUSCULOSKELETAL/FRACTURE/SPRAIN/STRAIN AT A GLANCE

Note: Total plan cost includes ALL covered claims on these 2656 members

---

<p><b>Prevalence</b></p>  <p><b>2,656 Members</b> (18% of plan participants)</p>	<p><b>Plan Cost</b></p>  <p><b>\$30,317,538</b> (53% of plan spend)</p>	<p><b>Utilization</b></p>  <p><b>185% higher</b> (inpatient utilization)</p>
---	--	---

**In addition to medical costs, employees with back pain have a productivity loss equivalent to \$329 per person annually, higher than that of employees with diabetes.**

<p><b>Plan Spend by Subdiagnostic Category</b></p> 	<p><b>Gaps In Care</b></p> 	<p><b>Engagement</b></p> 
--	--	---

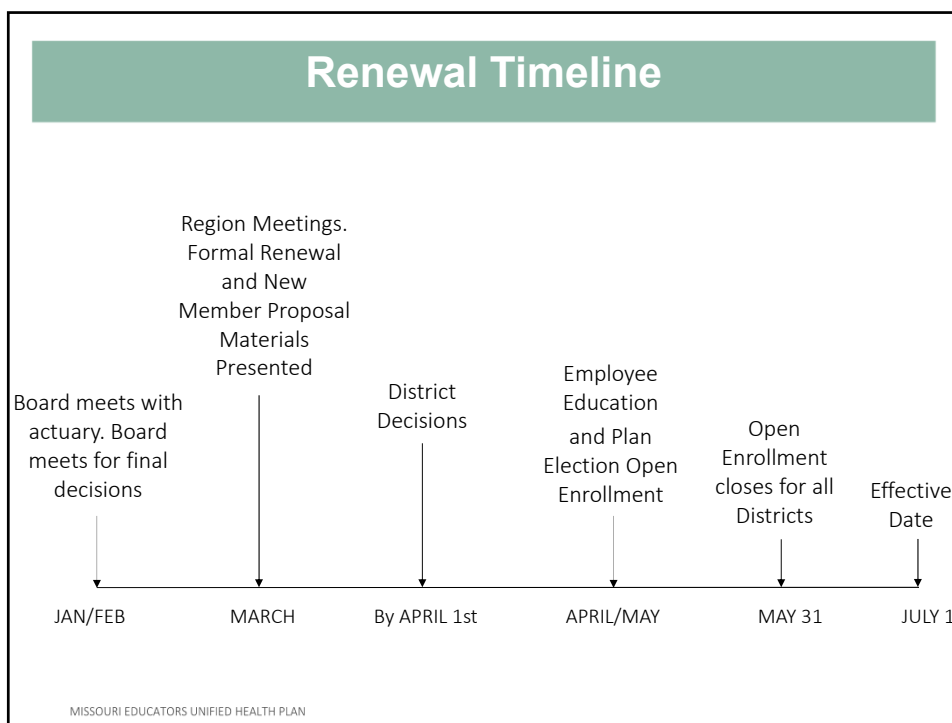
**People with Musculoskeletal claims cost your plan up to \$147,473 per person and 2% exceed the catastrophic plan spend threshold**

**The most frequent gap in evidence-based care guidelines for your population is in compliance with Appropriate Monitoring**

**1,418 plan members with Musculoskeletal/Fracture/Sprain/Strain had a preventative care visit or a health screening**

Mitchell, Rebecca and Paul Bates. "Measuring Health Related Productivity Loss". Population Health Management. <https://www.liebertpub.com/doi/full/10.1089/pop.2010.0014>

40



41

## Independent Actuary Analysis

**J. Michael Crooks, FSA, MAAA**

- MEUHP Rating Formula – Renewal Exhibits
- Required Reserve Analysis
- Underwriting New Groups
- Stop-Loss Analysis & Project Work
- 5 Tier Rate Structure – Fair & Flexible
- COVID-19 Utilization and Risk Analysis

42

## MEUHP Rating Methodology

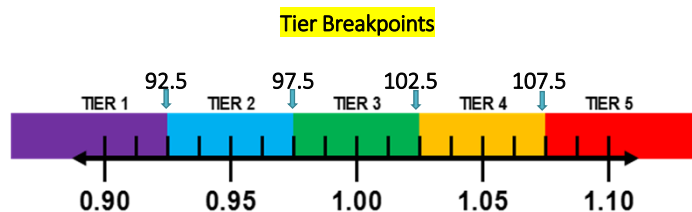
### MEUHP Wants to Achieve Four Goals

1. **Cover future expected costs**
2. Stability and fairness (Bad luck spread across everyone)
3. Transparent rating formula
4. Rates aligned with costs

43

## Tiers – Why Does MEUHP Use Them?


- Districts with truly higher or lower costs will pay more appropriate rate (all insurance involves subsidization)
- Maximum +/-10% still spreads risk for all
- If subsidization viewed as unfair, people will become unhappy and leave



44

## New District Recruitment

- Benefits Current Districts to Recruit New Members
- Superintendent Driven – Member Focused Program
- U/W Process to Determine Tier (protect the current members)
- New **“Plus Plans”** Available for Districts Who Prefer PPO Plans
  1. **5 Traditional PPO Plans with Co-Pays** & 3 HSA Plans
  2. PPO Plans Priced Lower than Current Plans - But Still Actuarially Sound
  3. Preventive Rx is Generic Only
- Best in Class Services Still Included



45

## Membership in a Program, Not Just a Plan

“As a superintendent, I could depend on the MEUHP for clear information I needed to plan my budget and to ensure I had the best benefits in place for employees. The MEUHP affords representation through a voting Board elected by their peers to serve educators, and not simply a broker or insurance carrier.

Most importantly, our employees and retirees were always very happy with their benefits and service from MEUHP and from our FTJ representative. This was extremely important to me so I could focus my time and energy on education and students.”

Shelly Shipman  
Retired Superintendent - Adair R-II School District  
Current MEUHP Member



46

MISSOURI EDUCATORS  
UNIFIED HEALTH PLAN  
**MEUHP**  
FOR SCHOOLS, BY SCHOOLS™

## MEUHP is Different by Design Practicing a Wellness Mentality

- ✓ Investing in the Future!
- ✓ More productive staff – better for students!
- ✓ Improving health & saving lives!
- ✓ Reducing larger long-term risks to the plan
- ✓ Putting more money in the pockets of members

**Membership in a Program, Not Just a Plan**

47

## Final Thoughts and Questions

*Thank you!*

MISSOURI EDUCATORS  
UNIFIED HEALTH PLAN  
**MEUHP**  
FOR SCHOOLS, BY SCHOOLS™

48