

## July 2022 Administrator's Newsletter

### Executive Director Update



I hope your summer is going well. I'm glad to report that our financial reserves continue to hold strong. As a non-profit member governed program with superintendent decision makers, we will always be transparent with our finances and our benefits. As of July 1, 2022, \$6,661,229 is held in "MEUHP" bank accounts compared to \$5,305,153 July 1, 2021. A nice increase of \$1,356,076 to our reserves. Remember, our goal is not to build large reserves – but to hold required reserves (approximately \$3.2M as of 3-1-22) plus have adequate surplus reserves based on our membership, expected claims, and a cushion for unexpected claims. Just like your District's reserves, our surplus is for times when costs run higher.

As I start my 4<sup>th</sup> year as your executive director, I want to put emphasis on and continue improving our partnerships for better health. MEUHP, Cigna, FTJ and our member school districts are great partners in helping employees and retirees receive the best value for their health insurance premiums – and the best service, bar none. That's why our focus is not solely on the cost of coverage, but on employee satisfaction with their benefit options, provider network options, prescription benefits, as well as wellness incentives and mental health benefits. Board member and new vice president of MEUHP, Jaret Tomlinson, Deputy Superintendent of Excelsior Springs School District puts it this way: ***"By changing the narrative of how we see employee benefits, we created a culture of health and wellness that also has helped reduce our claims costs. That means healthier employees and lower insurance premiums. That's a big win for the employees and retirees in Excelsior Springs, which makes it a big benefit to our students."***

I want to thank our Board member volunteers, all of whom do a great job of representing you in making MEUHP's plan and the financial decisions. Eric Allen, MEUHP's president the last three years, will be the new superintendent of the Eminence School District. I worked closely with Eric and I know personally what a great job he did as the SC Board representative and as president. Eric provided great leadership in assisting with positive changes to our program, which helped us add 13 new Districts in 2022. Thank you, Eric. And, congratulations to our new President of the MEUHP, John French. John, the NE region Board member, is a native Missourian and has deep roots in the education community. I have every confidence that John will continue to provide great leadership in protecting our major goal of providing excellent health plans and keeping educators healthy – both physically and mentally.

#### MEUHP Board of Directors Leadership 2022-23

President	Vice President	Treasurer	Secretary
John French Levis Co C-1	Jaret Tomlinson Excelsior Springs	Terry Mayfield Drexel R-IV	Danny Johnson King City R-1
			

Enjoy the rest of your summer break and I hope you have a great start to your new school year.



Kenneth Cook, Executive Director

## MEUHP Fast Approaching 100 School Districts

We had a busy but productive spring for membership. We are pleased to announce that 10 new school districts have chosen to join the MEUHP effective July 1, 2022. This brings our total number of member school districts up to 96 – the most of any multi-school health plans in Missouri. Our new districts include:

Albany R-III	Bernie R-VIII	Brookfield R-III	East Prairie R-II
Oak Ridge R-III	Pemiscot Co. Special	Portageville	Senath-Hornersville C-8
South Pemiscot R-III	Van Buren R-I		

Cowgill, Moniteau R-V and North Mercer R-III joined earlier in 2022.

Spread the message to your neighboring districts and their employees who are not in our program – **more can be accomplished together!** The MEUHP is designed, built and ready to serve 300+ Missouri school districts! Larger numbers can drive higher efficiencies and greater stability which allow more of each premium dollar to go toward “your” member benefits.

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## MEUHP vs. Cheap Insurance

By Rob Johnson, Senior Regional Director – SC & SE Regions

Many school districts are stressed financially, especially with the uncertainty of long-term funding. Often, we hear superintendents clamoring for cheap health insurance without realizing what they are demanding. Along with affordable premiums, school employees and retirees need health insurance that provides security and access to quality care options, when they are most vulnerable.



While we all wish we could go back to the deductibles and premiums of the 1980's, today's expensive healthcare system and skyrocketing pharmaceutical prices prevents that. The answer isn't bouncing year-to-year from company to company trying to save a dollar and keep your head just above water. Nor is the correct option trusting non-transparent consortiums that make unsubstantiated promises. The solution is the MEUHP... But, WHY?

One example is customer service in serious times of need. “Customer Service” are two words everyone claims to excel at providing, however few exceed expectations. I can personally attest that the MEUHP has Regional Directors who take holiday and weekend phone calls from members in emergency rooms looking for help.

To learn more about the MEUHP and how great service can make a huge difference for your employees, call me anytime at 573-832-2017. Or, call your Regional Director listed below.

<b>Drew Beaugard:</b>	<b>314-540-3739</b>	<b>Anne Slentz:</b>	<b>913-353-2251</b>
<b>Rod Weaver:</b>	<b>417-236-8045</b>	<b>Tracy Perkins:</b>	<b>816-489-8869</b>
<b>Harold Shoff:</b>	<b>417-205-5599</b>		

## Congratulations to the following MEUHP districts for earning incentives for their Wellness Efforts!

With the 2021-2022 Wellness efforts completed, we would like to thank all of the districts – and staff members – who participated in the wellness programs. Below is a list of Districts who earned incentives – over \$43,000 - for their wellness committee. A special thank you to all the **Wellness Ambassadors** who helped to make the programs successful!

District	Amount Earned	District	Amount Earned
1 Adair County R-1	\$1,075	17 Lewis CO C1	\$2,950
2 Adair County R-II	\$800	18 Montrose R-XIV	\$400
3 Avenue City	\$525	19 Nodaway Holt	\$840
4 Blackwater R-II	\$325	20 Phelps County	\$620
5 Boncl RX	\$250	21 Pike County R-III	\$1,340
6 Buchanan	\$850	22 Renick	\$675
7 Calhoun R-VIII	\$775	23 Rich Hill R-IV	\$820
8 Callao C-8	\$220	24 Richwoods R-VII	\$675
9 Cooper County	\$600	25 Rock Port	\$630
10 Drexel	\$880	26 School of the Osage	\$6,450
11 East Lynne 40	\$440	27 Sherwood Cass	\$2,200
12 Excelsior Springs	\$8,100	28 South Holt	\$735
13 Fulton	\$7,600	29 Strasburg	\$475
14 Green Ridge	\$1,450	30 Sweet Springs	\$1,080
15 Higbee R-VIII	\$775	31 Tarkio	\$945
16 King City R-I	\$1,300		

## Motivate Me Incentives for 2022-2023 NEW Expanded Benefits for Preventive Exams!

The \$75 preventive benefit for a preventive screening is payable if MEUHP Members have either a physical exam **OR** a well woman exam - provided they have met the two gatekeeper goals. As a reminder the gatekeeper goals are 1) Complete the on line health risk assessment and 2) Complete biometric screenings (either through an on site event or through their physician).

For the 2022-2023 plan year, the preventive benefits have been **expanded** to include

- Mammograms
- Colon cancer screenings
- Cervical cancer screenings
- Prostate screenings



If a member has any one of these screenings above, they will also qualify for the \$75 preventive benefit. Remember, **only ONE \$75 preventive benefit is payable per plan year**. Here's the [updated 2022-2023 Motivate Me Benefit flyer](#).

## A \$250 phone call – read Sandy’s story!

Sandy, a teacher from one of the MEUHP Districts, was going to schedule her MRI. Although her physician suggested the local hospital, Sandy was curious to know what her options were. So, she called the Cost Saver number and visited with Tracy Perkins who did some research for her.

The difference in costs was quite amazing; **\$2,299 at the local hospital versus \$435 at a free standing clinic**. Because she had the potential to earn an incentive **AND** save on the cost, Sandy chose a free-standing facility on the list. Although it was a bit further, she was able to get scheduled right away and decided to go there instead of the hospital.

The result? **\$250 was paid to Sandy a few weeks after the claim processed**. Sandy said: “Tracy was so helpful and I’m so glad I called!”

While not all procedures qualify for the Cost Saver incentives, it’s worth a phone call or text to see if it will qualify. Or you can [complete the cost saver form](#) and email to: [tperkins@ftj.com](mailto:tperkins@ftj.com)

### 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!

## Cost Saver hotline: 816-489-8869

Thanks to all the staff members who participate in the monthly email challenges!

