

Missouri Educators Unified Health Plan December, 2011 Newsletter



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President's Update

As we look back over the last few years, it's refreshing to see how much we have accomplished since we incorporated the MEUHP in 2009. Our growth is in large part due to our members continuing to support our unified efforts on a long-term plan. The transparency and unity provided through the MEUHP format has helped increase interest in our program. Our peer to peer discussions continue to help us build the most crucial ingredient for success--Trust.

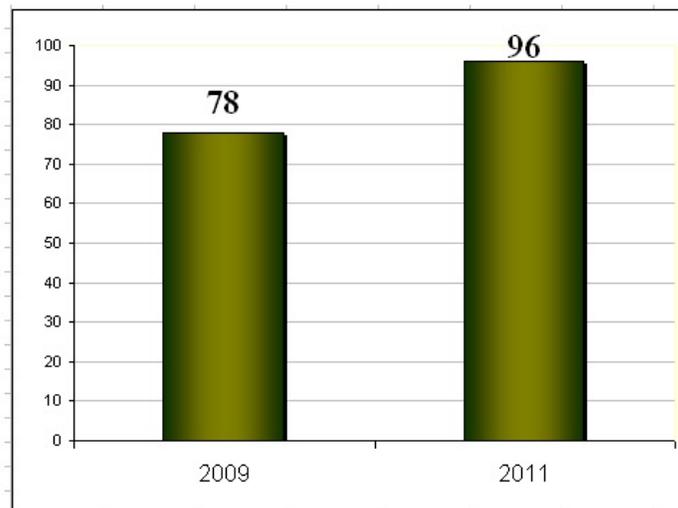
I am pleased, and I hope you are as well with our trends, service, coverage and our positive outlook for the future. But, we will not be resting on our laurels either.

MEUHP Program Review

As we have communicated with you this fall, under this year's review process the Board is developing an RFP, which will not only solicit bids from qualified vendors, but will fulfill the state requirement for school districts to seek bids for health

insurance every three years. We have worked closely with our plan administrator, Forrest T. Jones & Company, to research and interview qualified vendors and to finalize the RFP. After we carefully review responses and proposals, we will communicate with you again and then receive your input and vote at our regional meetings. Keep in mind that because of our 9200 covered lives and efficiencies of large numbers, our unique statewide and regional structure - and the fact that we are not an exclusive provider of health insurance to all schools, our review process will be highly detailed and made with the utmost diligence. Rest assured, there will not be change for change

Growth in MEUHP Districts



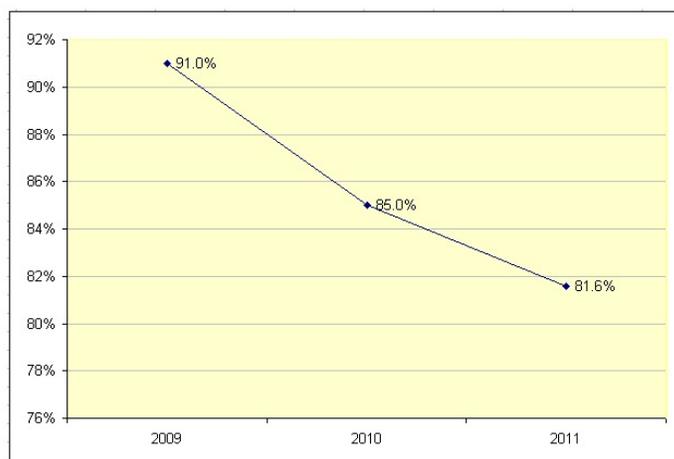
sake. But, the Board feels strongly that our RFP and the communication and unity we have through this process will improve our renewal position and help us stay focused on our long-term goals:

1. To promote transparent, fair and stable health insurance rates for our members while maintaining quality health benefits and services.
2. To offer our members a variety of traditional and consumer driven health insurance benefit options.
3. To increase our membership to help spread risk and increase our economies of scale.

Your MEUHP Regional Board member and FTJ representative will continue to keep you updated.

MEUHP: Continued Success in Controlling Claims

MEUHP Loss Ratio 2009-2011



MEUHP member districts have been on the forefront of implementing Consumer Driven Health Plans (CDHP). Approximately 40% of our 9200+ membership have enrolled in one of the CDHP Plans. The implementation, education and adoption of these plans is a significant factor in helping to improve the loss ratio for the MEUHP.

Engaged consumers are generally more aware of their medical costs and many times can take proactive steps to help control "their" costs, thus helping control "our" costs. Keep up the great work!

As the trends continue upward for growth and downward for claims utilization, the MEUHP is well positioned for strong growth in 2012. Our mission - for schools, by schools, unified for strength, stability and service - remains as strong today as it did when we formed the MEUHP in 2009. Yet, we are continuing to research ways to help keep our long-term costs affordable and continued stable for this renewal and beyond, without slashing benefits or compromising service. Here are a few examples:

- Heavy personalized education emphasis on Consumer Driven Plans and Health Savings Accounts. **Be sure to check out our short overview videos in our video library at www.meuhp.com.**
- Encouraging our members to take advantage of our wellness resources, including the Nurseline, Condition Care programs and online health risk assessment tools.
- By offering 16 statewide plans, each member school can choose the right three plans to offer to their employees and retirees, while also planning ahead for future years.
- Offering a "ONE-CHILD" premium rate that makes it more affordable for single child parents.

If you have questions, comments or ideas to help your Board better guide and grow our program, please feel free to contact me, or your regional MEUHP Board member.

John Jungmann, SW (Monett)
 Stan Stratton, STL (Dunklin)
 Dianna Hoenes, NE (Marion County R-II)
 Bill Redinger, WC (Lone Jack)

Lane Novinger, NW (Buchanan Co. R-IV)
 Jeff Lindsey, SC (Van Buren)
 Chris Felmlee, C (Van Far)
 Ken Cook, SE (Malden)

We thank you for your continued membership and support of the MEUHP.

Best wishes for a great 2012.

Sincerely,

Ken Cook,
MEUHP President

New One Child Only Update

As you are aware, we have a new ONE child only rate available to all MEUHP members effective January 1, 2012. The **one child rate is 40% lower** than the current child rate.

We recently conducted a very successful open enrollment which ended November 15, 2011, to allow for MEUHP members to add one child to the plan. With your help, we succeeded in adding many new members to the plan. For those who previously had only one child on the plan, their take home pay will go up.



Keep in mind, all members will be able to evaluate this option again during the annual open enrollment at which time your staff may change plans (from a PPO to an HSA Plan for example). We've already heard from many staff members who intend to add their child at the next open enrollment.

As always, if you have questions about this new option, please call FTJ at 800-821-7303 ext. 1384.

MEUHP 4 Minute Member Services Video

Here's an easy [clickable link](#) you can add on your District's intranet site or show during a staff building meeting to give your staff a quick overview on the MEUHP Anthem 360 programs. These are all built in automatically to your program - make sure your staff is taking advantage of **all the resources** they have available.



MEUHP Member Services - Anthem 360 programs available through the MEUHP.

This video is fast paced and informative and has some great tips that all members can use!

2012 Regional MEUHP Payroll Supervisor Meetings

FTJ and the MEUHP will be holding regional payroll supervisor meetings in 2012. Dates, time and locations will be provided by your FTJ Regional Director.

Topics to be covered:

- **MEUHP Health Insurance Renewal Update**
- Benefit Website Enhancements
- Consolidated E-Bill Service
- Section 125 Cafeteria Plan & Voluntary Benefits
- Health Care Reform Update
- 403(b) Compliance & Products Update
- Door Prize Drawings!

If you have questions or items you would like to be addressed, please email your Regional Director or Missy Maxwell at mmaxwell@ftj.com.

Walgreens Expected to Leave Express-Scripts, Inc.* Pharmacy Network Effective January 1, 2012

Beginning January 1, 2012, Walgreens will no longer be in the Express-Scripts pharmacy network, unless an agreement is reached by December 31, 2011.

As we previously communicated to you, access to other retail pharmacies within the pharmacy provider network will be available, as the Express-Scripts pharmacy network contains more than 56,000 pharmacies without Walgreens. **On average, there is another network pharmacy within one-half mile of a Walgreens pharmacy, including locally owned independent pharmacies and many chain store pharmacies.**

The negotiation process is necessary to help hold down ever increasing drug costs. For more information please review the [Anthem BCBS update](#).

For assistance locating or transferring your prescription to a new pharmacy, you may also contact FTJ at 800-821-7303, ext. 1384.

**Express Scripts, Inc. is a separate company that provides pharmacy services and pharmacy benefit management services on behalf of health plan members.*

Health Care Reform Update - Supreme Court to decide: Is health care reform constitutional?



More than two dozen states have filed lawsuits challenging the constitutionality of the sweeping health care reform signed into law in March of 2010. The Supreme Court has agreed to hear the challenge next March.

The court has an eye toward a June or July ruling on the constitutionality of the law. At issue is whether the "individual mandate" section -- requiring nearly all Americans to buy health insurance by 2014 or face financial penalties -- is an improper exercise of federal authority. The Court has scheduled 5 1/2 hours of oral argument, the lengthiest in modern Supreme Court history.

The MEUHP continues to meet all Health Care Reform rules and timelines, including 100% coverage for mandated preventative health care services. The MEUHP will continue to monitor Health Care Reform news and changes. But, we feel the best way to address Health Care Reform is to continue to stay unified as our own large group and true to our long term mission of providing quality health insurance for our member--not counting on Federal or State health insurance mandates or exchanges.

Wellness...Know Your Numbers

With the new year on the horizon, now is a great time to know your numbers before you take your annual online Health Risk Assessment. Here are some numbers to know before hand:

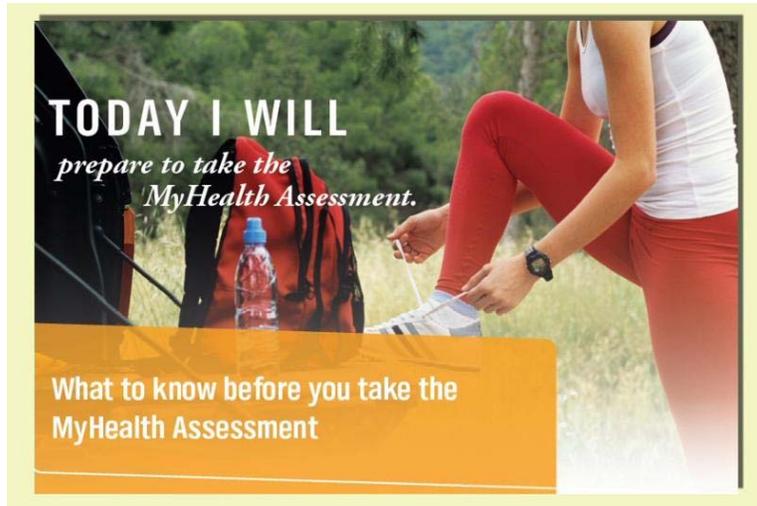
- Height
- Weight
- Blood Pressure
- Blood Sugar
- Cholesterol Levels

Also note your last exams for:

- Mammogram
- PSA Test
- Colonoscopy
- Vision Exam
- Dental Exam
- Flu Shot

Download the quick [information sheet](#) so you can have your numbers handy before you take your Health Risk Assessment.

Best of all, members enrolled in a Health Savings or Health Incentive Account have plan year (July 1 to June 30) incentives available for completing their Health Risk Assessment. If you have questions, please contact FTJ at 800-821-7303, ext. 1384.



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