



For School Districts, by School Districts

Resident's Message

October 1, 2010

Dear MEUHP Member:

I am pleased to report to the membership that your program is working to control costs and continues to provide a quality health insurance option for school districts. Since we formed our non-profit corporation in 2009, the program has grown steadily and we have had improved overall results. The MEUHP now includes 93 school districts representing over 9,000 insured lives.

The Board of Directors held its quarterly meeting in Kansas City on July 27. Among a variety of topics discussed and acted on, the Board of Directors received an update regarding plan utilization and trends as well as an update on Health Care Reform and its impact on the MEUHP. I am happy to report that we are continuing to see a steady downward trend in plan utilization and we are very effectively addressing the many issues involved with Health Care Reform. We will continue to monitor and communicate with you on both fronts.

It is obvious that the programs we have in place from the Health Savings Accounts and Health Incentive Accounts, to the Health Coaches and other wellness programs and services offered, have improved the overall health of the MEUHP. I personally have a Health Coach who is working with me on some minor health issues that I have and have recently received a \$100 gift card for participating in this service. It is good to be able to share what my doctor is doing with another health professional, almost like having second opinion.

In other business the Board of Directors is looking at ways to offer more affordable health insurance for dependent children. Recently a survey was sent out to member schools concerning this issue and we will be reviewing the results at our next meeting on October 21.

~~Working for a strong and stable future takes time~~ **advison** As leaders of our local school districts we all take pride in our role for providing a quality public education program for our students and communities. And, our health insurance and benefits programs are important to those who help deliver our success—our staffs. Affordable and sustainable health insurance rates are important. But, as our motto states: “Unified for Strength, Stability and Service,” there is much more to health insurance than simply a budget amount. It encompasses local and national provider choices, plan benefits and access to cutting edge treatments and prescription drugs, and administrative support and service to our districts, among other things.

In order for our program to become even more stable and provide the optimum level of services to our member districts and their employees and retirees, it is important for us to continue to grow. You as members are our best voice to facilitate that growth. Therefore, I

feel it is imperative that we make an effort to visit with our neighbors and focus on the progress we have made and our vision to continue to grow our program.

As we move closer to our 2nd Annual Member Meeting next Spring and our next renewal, I would like to briefly review what I believe sets us apart from health care consortiums.

- The MEUHP is a not-for-profit corporation governed by an elected Board of Directors representing each of the eight geographical regions of the MEUHP.
- Our statewide structure allows us to work together for improved administrative efficiency and greater stability of one large group in our fully insured program.
- Our governance, similar to MASA, provides for diverse input from members statewide, while still affording members in each region the flexibility to work together for improving our program.
- As a corporation we contract with Forrest T. Jones as our third-party administrator and broker who in turn contracts with our insurance underwriter to provide our health insurance coverage.
- As a Board of Directors we meet directly with FTJ and our underwriter, which gives us the opportunity to make informed decisions concerning the direction of our program and most importantly to communicate to you the supporting facts.

Lastly, I encourage you to visit the MEUHP website at www.meuhp.com. There is much information on this website and it is a great site to refer potential members.

On behalf of the Board of Directors, I thank you for your dedication to our program and hope you continue to have a great school year.

Yours truly,



Kenneth W. Cook, President
Missouri Educators Unified Health Plan