

Missouri Educators Unified Health Plan

A Missouri Non-Profit Corporation

www.meuhp.com

"For School Districts, By School Districts"



November, 2012 Newsletter

President's Update

Your Missouri Educators Unified Health Plan **[Board of Directors](#)** completed a successful strategic planning meeting on October 22-23. We used this time to review our bylaws, program features, membership data, spring open enrollment options and Health Care Reform developments. We also wanted to fine tune our mission statement and long term goals for our non-profit corporation.

The Board set our annual membership growth goal at 10%, with an eye on attracting much larger numbers if entire consortiums would entertain joining the MEUHP together as a group, similarly to how the NEMO consortium will be joining the MEUHP effective January 1, 2013. The Board unanimously voted to use the NEMO consortium membership template for other consortiums who are interested in joining our program together as a unit. As you may recall from our last **[October 2012 Newsletter](#)**, the NEMO consortium voted to join the MEUHP by coming into the NE Region together with common rates and benefits for all districts. This is how they have operated over the past 20 years since their inception and is how they felt most comfortable.

We are happy to report that the NEMO employee and retiree enrollments have been completed in all 12 districts with over 1400 lives enrolled smoothly into the MEUHP plans thanks to the cooperative efforts of Sundvold Financial and Forrest T. Jones personnel working with each district. On average, starting in January the employees and retirees in the NEMO districts will save between \$52 and \$70 per month, and an additional \$50 to \$170 per month if they cover dependents. Collectively, that's close to \$1 million per year savings for all NEMO employees and retirees.

The Board discussed hitting a membership number of 20,000 before we could look at a full time executive director within our current district annual membership dues structure of \$250. To obtain 20,000 members we will need to grow from our current 115 districts to approximately 180 districts. We also started working on our July 1, 2013 renewal by reviewing several key features of our program and setting our next meeting date.

This fall Board members and FTJ personnel have hosted Regional meetings to keep superintendents apprised of our trends, Health Care Reform issues, and the work being done by the MEUHP Board and FTJ. Our FTJ representatives have also been busy visiting all of our districts individually to service our needs and promote our fall

wellness initiative, [Walking Works for Wellness](#). The \$1,000 prize drawing for each Region will take place on December 3 for those districts who chose to participate. Our MEUHP grassroots approach helps us connect our statewide membership through our long-term mission to our local districts and their need for service and accountability with their health insurance program. The sum of our individual districts working together in our 8 Regions, and our 8 Regions working together as one statewide organization makes us a long term strong and viable organization - unified for strength, stability and service.

From our strategic planning session, here are a few key items your Board believes are unique and set the MEUHP apart from competing health plans for Missouri School Districts:

- **Larger Numbers** - the MEUHP is comprised of 115 districts with 12,000 covered lives collectively working together as one large group for greater stability and efficiency. Lower administrative expenses free up more premium dollars to help pay member healthcare and wellness benefits.
- **Transparency of Data** - a commitment of good stewardship to our members through the self governance model of our non-profit corporation. One Board member from each of our 8 MEUHP Regions is accountable to the members in their Region.
- **Rate Tiers are Fair** - by providing flexibility and stability to help keep our healthiest districts in our program. Quantifiable tiers also provide a known buffer to premium increases for districts with paid claim utilization numbers that are well above average (after our statewide large claim pooling) Additionally, there can be only one tier change per renewal, up or down. *Lastly-all districts receive their utilization data in conjunction with their renewal tier assignment--which is done by our underwriter with objective data and full transparency with the Board.*
- **Commitment and Experience with Consumer Driven Health Plans** - over 55% of ALL employees and retirees participate in [Consumer Driven Health Plans](#) and 98% of districts offer at least one Consumer Driven Health Plan. *Experience matters.*

With the national and state elections in our rearview mirror, we are more convinced now than ever that the MEUHP is the best and safest fully insured health insurance program for Missouri School Districts. The MEUHP is not just ready for Health Care Reform-we have been reforming our own plans at the grassroots level since 2009. By design, our members are more directly involved with their plan selection as well as their care choices, making decisions that impact their own pocketbook and out of pocket health costs. Collectively-this helps all MEUHP members. The MEUHP approach is the common sense approach and it's working!

Promote "your" program--tell a non-member superintendent they can find out more about the MEUHP, the largest and most successful statewide health plan for Missouri School Districts, by visiting our website at www.meuhp.com, or calling 800-821-7303, ext. 1298. In Missouri public school education-we are all in this together.

Lastly, please let me or your [Regional Board Member](#) know if you have any questions, suggestions or concerns about your MEUHP program. We are working for all members.

Happy Thanksgiving,

Ken Cook, President

Health Care Reform - what now?

With the elections behind us, it is clear that most of the Affordable Care Act is here to stay. This is another great reason for school districts to stay unified in the Health Care Reform friendly MEUHP. Over the past two years, the MEUHP has already incorporated key requirements of the Affordable Care Act. Therefore, even though additional work must still be done, the MEUHP is well positioned to continue to offer member districts an outstanding "private exchange" option in conjunction with our plan administrator, [Forrest T. Jones & Company](#) and their one-stop employee/retiree benefits and enrollment service. By collectively working together the MEUHP will help your district stay updated and abreast of important Health Care Reform issues.

In the meantime, please email your questions and input on your Health Care Reform concerns and comments to info@meuhp.com. To help prime your thoughts on this subject, we are providing you with a few website links to articles and slides on the Affordable Care Act and national health care costs from the Kaiser Family Foundation.

- [Summary of Patient Protection and Affordable Care Act](#)
- [Health Insurance Subsidies Explained](#)
- [USA Healthcare Spending](#)
- [USA vs. the World Healthcare Spending](#)

Anthem's Cost Comparison tool: Health Care Prices in just a few clicks!

We often hear from staff members enrolled in higher deductible plans who want to know how much it costs for a doctor visit, x-ray, hospital stay or a surgical procedure.

Anthem's Cost Compare tool is a robust comparison tool, powered by WebMD, that allows consumers to view cost and quality comparisons about a variety of inpatient and outpatient services. While cost is certainly not the only factor one would use to evaluate a hospital or medical center, it is interesting to see the wide variety of costs throughout Missouri.

We took the Cost Compare tool on a test drive to see just how much a bone scan would cost. The answer is "it depends". If you go to the Jefferson City Medical Group, it could cost less

than \$300 Compare that to a county hospital in Bethany, MO and you could spend up to \$3,000.

Bone and Joint Scan, Whole Body.			
HOSPITAL OR MEDICAL CENTER	CITY	LOW	HIGH
1 JCMG Ancillary Services	JEFFERSON CITY	\$287	\$351
2 St Joseph Hospital West	LAKE SAINT LOUIS	\$361	\$557
3 Mercy Hospital Lebanon	LEBANON	\$409	\$983
4 St Lukes Hospital	CHESTERFIELD	\$411	\$502
5 St Joseph Health Center	ST CHARLES MO	\$432	\$603
6 Curators of The University of MO	COLUMBIA MO	\$446	\$545
7 Boone Hospital Center	COLUMBIA MO	\$475	\$581
8 Missouri Delta Medical Center	SIKESTON	\$491	\$1,087
9 St Marys Health Center	JEFFERSON CITY	\$531	\$649
10 Audrain Medical Center	MEXICO	\$555	\$679
11 Freeman Health System	JOPLIN	\$570	\$697
12 Skaggs Community Health Center	BRANSON	\$583	\$712
13 Capital Region Medical Center	JEFFERSON CITY	\$623	\$761
14 Lester E Cox Medical Centers	SPRINGFIELD	\$631	\$973
15 Lincoln County Memorial Hospital	TROY	\$735	\$898
16 Northeast Regional Medical Center	KIRKSVILLE	\$781	\$955
17 Mercy Hospital Washington	WASHINGTON	\$824	\$1,007
18 Missouri Southern Healthcare	DEXTER	\$827	\$1,011
19 Phelps County Regional Medical Center	ROLLA	\$915	\$1,118
20 Lake Regional Health System	OSAGE BEACH	\$976	\$1,193
21 North Kansas City Hospital	KCMO	\$1,006	\$1,509
22 Liberty Hospital	LIBERTY MO	\$1,007	\$1,509
23 St Francis Medical Center	CAPE GIRARDEAU	\$1,474	\$1,802
24 St Joseph Medical Center	KCMO	\$1,509	\$2,011
25 Golden Valley Memorial Hospital	CLINTON MO	\$1,509	\$2,011
26 Southeast Missouri Hospital	CAPE GIRARDEAU	\$1,582	\$1,933
27 Heartland Regional Medical Center	ST JOSEPH MO	\$2,011	\$2,514
28 Fitzgibbon Hospital	MARSHALL	\$2,011	\$2,513
29 Bothwell Regional Health Center	SEDALIA	\$2,011	\$2,514
30 Moberly Regional Medical Center	MOBERLY	\$2,303	\$2,815
31 Harrison County Community Hospital	BETHANY	\$2,514	\$3,017

MEUHP Members can access the care compare tool from their personal web portal at myanthem. Just logon to www.anthem.com and access (or register) your myanthem account. **If you need assistance with this, please call the MEUHP service team at FTJ, 800-821-7303, ext. 1384.**

New 2013 Limits for Health Savings Accounts

With a new tax and calendar year fast approaching and the MEUHP Spring 2013 Open Enrollment less than 6 months away it's important to note the new IRS limits for Health Savings Accounts and qualified High Deductible Health Plans. **Over 50% of all MEUHP members are enrolled in "Consumer Driven" Health Plans.**

2013 Health Savings Account and High Deductible Health Plan limits		
HSA contribution limit (employer + employee)	Individual Family	\$3,250 \$6,450
HSA catch-up contributions (age 55 or older). Catch up can be made any time during the year in which the HSA participant turns 55.		\$1,000
HDHP minimum deductible amounts	Individual Family	\$1,250 \$2,500
HDHP maximum out-of-pocket amounts	Individual Family	\$6,250 \$12,500

As a reminder, to be eligible for an HSA an individual **must be covered** under a high deductible health plan (HDHP). The IRS also has certain "disqualifiers" which would make an individual ineligible for an HSA:

- You may not be covered under any other health coverage that is non-HDHP except for certain permitted plans (examples include: Vision, Dental, Accident, Cancer, Disability).
- You cannot be enrolled in Medicare.
- You may not be covered by Tricare.
- You may not be covered by a general purpose health flex spending account (FSA)*.
- You may not be covered by a health reimbursement arrangement (HRA)*.
- You may not be covered by your spouse's general purpose FSA*.
- You may not be claimed as a dependent on someone else's tax return.
- You may not contribute to an HSA until at least 3 months after receiving Veterans Administration (VA) health care benefits.

Employees who are not eligible for an HSA may still enroll in the High Deductible Health Plan if they choose.

*Individuals may participate in a "limited purpose" or "limited expense" health FSA or HRA (if available).

If your district offers a Flexible Spending Plan (or limited purpose plan compatible with HSA's), to cover qualified unreimbursed health care expenses, effective with January 1, 2013 anniversary renewals and later, there is a new IRS annual maximum of \$2500. This new limit is a part of the Affordable Care Act.

For individual circumstances and specific individual questions, your staff or retirees should consult their tax attorney.

[Health Savings Account and Other Tax-Favored Health Plans](#)

Resources: IRS Pub 969:

24/7 Nurseline 866-647-6117

Add the toll free number to your cell phone contact list and have it handy whenever you need it.

As part of the MEUHP Health Program, Anthem provides medical information by phone, 24 hours a day, seven days a week, through the 24/7 NurseLine. When you need medical resources or are unsure whether to call your doctor, call the NurseLine. Nurses on this toll-free telephone hotline will talk confidentially with you about:

- Your symptoms
- Medications and side effects
- Reliable self-care home treatments
- Self-help and support groups
- When to go to your doctor
- When to go to the emergency room
- Local physician and hospital resources
- Wellness information



24/7 NurseLine Nurses

- Have years of hands-on clinical experience
- Consult as necessary with staff physicians on call 24 hours a day
- Are supported by a medical information system based on current medical literature and physician reviews

Walking Works November Update

Midway R-I leads the way...with Junction Hill, Dunklin, Bernie, and Alton in the top 5. Shown below are the top 20 districts in the program. To date, 38 districts have signed up to participate in Walking Works. Collectively, the MEUHP members have walked over 55,000 miles so far. That's a lot of walking!

The \$1,000 prize drawing by region will be held December 3, 2012. Thanks to all who are participating and promoting the program in your district!

#	Team Name	Total Miles	#	Team Name	Total Miles
1	Midway R-I	6,893	11	Nodaway Holt R-VII	1,431
2	Junction Hill C-12	6,670	12	Gideon 37	1,394
3	Dunklin R-V	5,469	13	Van Far R-I	1,309
4	Bernie R-XIII	4,724	14	South Holt Co R-I	1,235
5	Alton R-IV	3,950	15	Pettis Co R-XII	1,147
6	Tarkio R-I	3,695	16	Kennett 39	874
7	Senath Hornersville C-8	3,378	17	Gallatin R-V	829
8	Monett R-I	2,170	18	North Andrew R-VI	820
9	Knox County R-I	1,952	19	Adair Co R-II	756
10	Mid-Buchanan Co R-V	1,542	20	Avenue City R-IX	646



Do you know the difference between Type 1 and Type 2 diabetes?

The American Diabetes Assoc. website has a wealth of knowledge for those wanting to learn more about diabetes including the basics, recipes, news and community programs. Take some time to [visit their website](#) and learn more about diabetes.

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