

Missouri Educators Unified Health Plan

A Missouri Non-Profit Corporation

www.meuhp.com

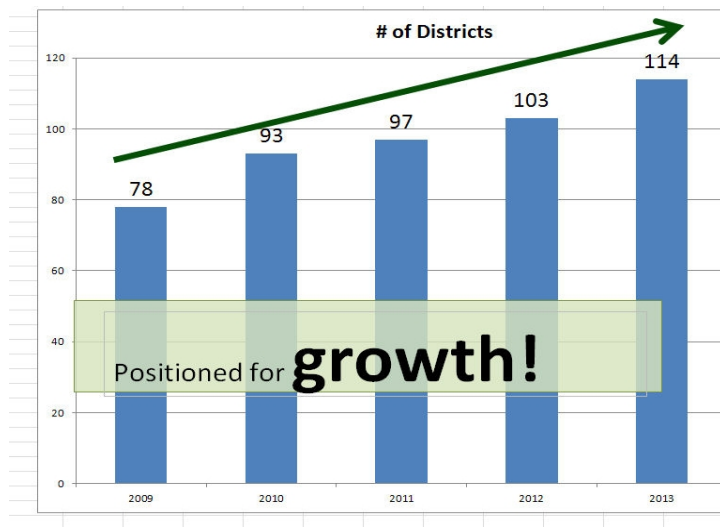
"For School Districts, By School Districts"



January, 2013 Newsletter

MEUHP Continues to Grow and Unify School Districts for a Common Cause

The January 1 MEUHP enrollment figures include the infusion of the [12 NEMO districts](#) in the MEUHP effective January 1. With the MEUHP Board of Directors voting to allow the entire NEMO group of districts to stay intact and have the same benefits and rates for their renewal, the mold is set for OTHER consortiums to give the MEUHP similar consideration. Collectively, **NEMO members are estimated to save over \$1,000,000 in 2013** by making the move to the larger and more efficient MEUHP.



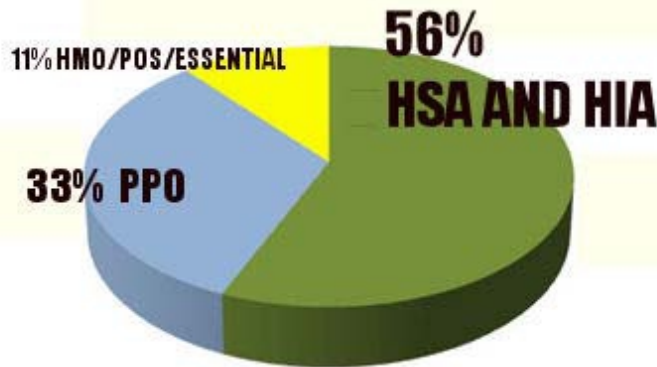
The Missouri Educators Unified Health Plan, Inc., (MEUHP) is Growing and Unifying Missouri School Districts across the state! And, by superintendents working together we can further "unify" Missouri School Districts for a better, more stable and efficient health insurance program serving public schools statewide.

As the MEUHP Board of Directors and Forrest T. Jones & Company representatives begin the initial stages of working on the July 1 renewal, the steady annual enrollment gains bode well for all MEUHP members. Larger numbers improve stability by spreading large

claims more fairly. Additionally, efficiencies are improved through lower administrative overhead per member. Stability and efficiency are two key ingredients for maintaining quality plans and competitive pricing for the long term benefit of our membership-especially in the new era of HEALTH CARE REFORM. These ingredients, along with our non-profit structure allowing us to be selective on who can join our program, are important buffers for MEUHP members in combating the constant battles with Health Care Provider Price Inflation and now the new inflationary pressures of HC Reform mandates.

Increase in Participation in Consumer Driven Health Plans

Since 2009 a key to MEUHP growth and success has been the seamless integration of Consumer Driven Health Plans and Health Savings Accounts with membership. The experience of FTJ representatives working with the Board and the members in helping achieve 56% participation in these plans is outstanding.



Because Consumer Driven plans more naturally engage members to control "their" health care costs, this also bodes well for our future success and the stability of our program. Best of all these plans help members be proactive for their health with 100% Wellness Benefits, Embedded Health Incentives with Rewards, 24/7 Nurseline and other Online Member Resources.

MEUHP by Plan Type: 1/1 /2013

To learn more about the MEUHP, Consumer Driven Plans, Health Savings Accounts and Member Resources, visit our [Video Page](#) at www.meuhp.com.

Affordable Care Act

Don't Panic and Use Your Show-Me Common Sense First

In my 26 years of experience in working with Missouri School Districts, one thing that I know holds true in every county in the state is that public school employees and retirees value employee benefits-especially quality health insurance. Regardless of what may be available through a future government exchange or Medicaid, to remain competitive for top talent, school districts must provide competitive benefits. I don't see this changing because of the Affordable Care Act.

If you have 50 or more full time employees (including full-time equivalents), at the very least you will want to provide "Affordable" Minimum Essential Coverage (MEC). MEC will be a Bronze plan (Platinum-Gold-Silver-Bronze). A Bronze plan will likely have the basic features and cost structure of a Consumer Driven Health Plan. Affordability seems to mean the employee must not be required to pay more than 9.5% of their household income for their employee only premium. This strategy will better ensure that no 30+ hour employee(s) can go to the State Exchange (whenever and however it's open for business) and get a SUBSIDY for their own coverage-a trigger for large employer fines. This strategy is also a very ethical way to approach the subject. After all, the main goal of the Affordable Care Act was to cover more people through private health insurance.

As more solid, factual information becomes known and quantified about HC Reform provisions, you can count on the MEUHP and your FTJ representatives to provide timely and pertinent updates and service on key provisions of the Affordable Care Act. Again, we want to reiterate that MEUHP benefits and services have been in full compliance with all reform plan changes and timeline provisions to date.

Best wishes for a successful 2013.

Sincerely,

Mark Iglehart
Assistant Vice President
Forrest T. Jones & Company

Health Care Reform



With the changes underway and the uncertainty with Health Care Reform, including national and state politics and funding, we again want to point out that the MEUHP is compliant and remains ready and flexible for HC Reform.

Our MEUHP/FTJ representatives will be soon be visiting with us individually and at our Regional meetings on the topic of Health Care Reform and our upcoming renewal.

Additionally, FTJ will be conducting payroll supervisor meetings throughout the state in February and March to discuss a variety of topics, including Health Care Reform. MEUHP/FTJ representatives will be making a presentation at the Missouri Association of Rural Education Conference on February 15, 2013. Presentation information is listed below.

HEALTH CARE REFORM PLANNING FOR RURAL SCHOOLS

A Review of Existing and Upcoming Provisions and Requirements

Presenters: Mark Iglehart and Dale Johnson, Forrest T. Jones & Company

**MARE Conference, Resort at Port Arrowhead,
Lake Ozark February 15, 9:30 a.m.**

The Affordable Care Act (ACA) is moving forward and is now squarely in the middle of health insurance & benefit considerations for Missouri rural schools, employers and individuals.

Workshop objectives will be to:

- Assist you with budget planning ideas and tips for your upcoming 2013 & 2014 health insurance renewals.
- Provide common sense facts on the ACA to help you provide guidance and leadership to your district, staff and retirees on a subject that is very important to all.
- Cover important requirements of the ACA that impact you, your bookkeeper, staff and retirees, including "Full-Time vs. Part-Time" and "Play or Pay" provisions. And,
- Provide current updates on the status of the public individual and small group exchanges in Missouri for 2014, expansion of Medicaid and the overall prospects for the Affordable Care Act to live up to its name.

In the meantime, if you have questions about the ACA or your employee benefits, please contact Mark Iglehart at miglehart@ftj.com, or 800-821-7303, ext. 1298. Or, contact your FTJ Regional Director.

Preventive Care Benefits Payable at 100% - for all plan types: Consumer Driven and traditional.

Preventive care includes physical exams, but did you know these other screenings and tests are also included and payable at 100%?

Examples of covered preventive care services for adults:

- Bone density test to screen for osteoporosis
- Height, weight and BMI
- Depression
- Screening and counseling for obesity
- Colonoscopy (preventive only; not diagnostic)

Examples of Children (birth through 18)

- MMR (Measels, mumps and rubella) Immunization
- Lead testing
- Depression
- Development and behavior
- Hepatitis A and B immunization

Download the "[Take Care of Yourself](#)" Preventive care flyer for details on 100% covered services for in network providers. If your district's plan first became effective with the MEUHP on January 1, 2013, you will have a few additional preventive care services covered that were mandated by the Affordable Care Act. If you have questions, please feel free to call your district representative or the MEUHP customer service team at FTJ at 800-821-7303, ext. 1384, or email at info@meuhp.com.

What are the 10 essential benefits mandated by the Affordable Care Act?

The Affordable Care Act ensures health plans offered in the individual and small group markets, both inside and outside of the Affordable Insurance Exchanges (Exchanges), offer a comprehensive package of items and services, known as "essential health benefits." Essential health benefits must include items and services within at least the following 10 categories:

1. Ambulatory patient services
2. Emergency services
3. Hospitalization
4. Maternity and newborn care
5. Mental health and substance use disorder services, including behavioral health treatment
6. Prescription drugs
7. Rehabilitative and habilitative services and devices
8. Laboratory services
9. Preventive and wellness services and chronic disease management, and
10. Pediatric services, including oral and vision care



The MEUHP Plans currently offered and the plans that will be offered at renewal, include all 10 "essential health benefits."

Anthem on the go ...

The next time you grab your smart phone, you might want to take a look at the new mobile app from Anthem.



When you're on the go, Anthem's mobile site can help you find a Doctor, Hospital or Ugent Care Center or an in network Pharmacy.



Here's a great resource for those on your staff who are trying to quit smoking!

Freedom from Smoking online is an affordable stop smoking program that can help jumpstart those January resolutions.