

# Missouri Educators Unified Health Plan

A Missouri Non-Profit Corporation

www.meuhp.com

"For School Districts, By School Districts"

MISSOURI EDUCATORS  
UNIFIED HEALTH PLAN, INC.

**MEUHP**

"UNIFIED FOR STRENGTH,  
STABILITY & SERVICE"

## January, 2014 Newsletter

### President's Update

January 10, 2014

#### The votes are in and it's official!

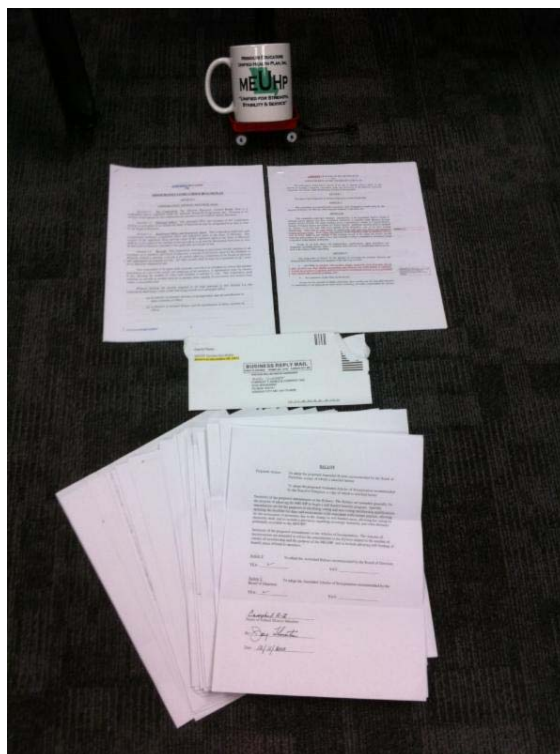
With the overwhelming majority of the MEUHP member districts voting in favor of adopting the [Amended Bylaws](#) and the Amended Articles of Incorporation, we have officially transitioned from a fully insured program to an Administrative Services Only with Stop Loss Reinsurance (ASO/Stop Loss) self-funded health program as of January 1, 2014.

With a positive [independent actuarial review](#) presented at the Board of Directors meeting on December 2, our claim reserve estimates look very positive and the MEUHP is well positioned for our transition financially and from a plan benefit structure. Our governance, plan administrator and legal representation teams are all solid and working to support the success of our program. The fact **three new member districts have joined our program**

**(Caruthersville and Osage R-III on 1/1/2014 and Fayette R-III on 2/1/2014)**

underlines the good timing of our transition, for schools by schools in serving our membership's long term needs for quality and affordable health care benefits.

We should all be proud of our program and the teamwork we have developed between the Board and our Regional membership helping us to grow from 78 districts in 2009 to 112 and 11,000+ members strong today--by far the largest *statewide* health program for Missouri educators. **Keys to our success will continue to be:**



- Combining the volume and teamwork of many smaller groups into one large program for flexibility of plan options, rate fairness and stability, ease of administration and future benefit & budget planning.
- Our unified effort to work together in our 8 Regions each represented by one Board member and one Vice Chair (elected by Region members) to help run our statewide program efficiently and with complete transparency.
- Our continued support and education of our employee and retiree participation in Consumer Driven Health Plans, specifically plans qualified for Health Savings Accounts, and other wellness opportunities that make sense for our districts and program. Current participation is over 60%!
- And, our willingness as current members to stand unified together, as well as to reach out to our peers who are not members to invite them to seriously consider our organization for their district's health plan.

**If we continue to focus on our key areas of strength, we will continue to strive to fulfill our mission of providing the best long-term health plans available to our members.**

The Board will be holding Regional meetings in late February and early March to cover our July 1 renewal. We are confident that our membership renewal will provide another solid year for our organization--serving current members well and providing outstanding options for new members. If you have questions or new member district referrals, please contact your Region Board member or your Forrest T. Jones representative.

Best wishes for a great 2014.

Sincerely,

Ken Cook  
President

## ACA Update from MEUHP



MEUHP is definitely on the move ... as you can see from our updated presentation. At a glance you can see our growth in member districts and the dramatic rise in consumer driven plan participation.

The update includes information on compliance with the Affordable Care act.

The presentation also outlines the significant challenges that may lie

ahead for some "small groups" which are NOT part of the MEUHP. See below for the rate shock in store for one NON-MEUHP small group. Small group is defined as **< 50 this year** or **< 100** in 2016. With the challenges of complying with the Affordable Care Act, such as Community rating, plan design restrictions and additional new taxes on fully-

insured health plans, now is a great time to introduce your neighboring small school districts to the NEW MEUHP self funded program.

### **2014 Affordable Care Act Ramifications for small schools that are NOT members in the MEUHP?**

Case Example of one NW Missouri Rural School District with 32 covered lives (comparing similar plans 12-1-13 vs. 12-1-14, same carrier).



**12-1-14 Projected Renewal Increase: 104%**

**Bottom Line:** Small group School Districts NOT in MEUHP with fewer than 50 full-time equivalent employees may also see significant premium increases and plan benefit changes on their 2014 renewal date. These districts should check with their current broker and/or district counsel for

complete information on their specific situation. It is also a GREAT idea for them to contact the MEUHP at [info@meuhp.com](mailto:info@meuhp.com) to start the membership proposal review process as soon as possible. This is the best way to determine if the MEUHP is a good option for their employees and retirees--as it is for the other 112 school districts and 11,000 members currently in the program.

### **Anthem's Cost Compare - One Board Member's Experience**

October, 2013

After a recent trip to the doctor led to a referral for an ultrasound, I began to understand the dilemma facing educators throughout Missouri. Where should I go? Who is the most reputable? What does my insurance cover? And how much will it cost?

My doctor's office referred me to the local hospital where the procedure would cost \$600. Although convenient and close to home, that sounded extremely expensive. Because my insurance plan is a health savings account (HSA), I was particularly interested in finding options that made more sense for me.

I went online to Anthem's website after a recommendation from MEUHP. I performed a search for my procedure everywhere from Kansas City to Columbia. What I found was a range of top quality imaging centers that quoted costs between \$150-\$650 for the exact same procedure. I chose to schedule my procedure at a location about 40 minutes from my house for \$150.

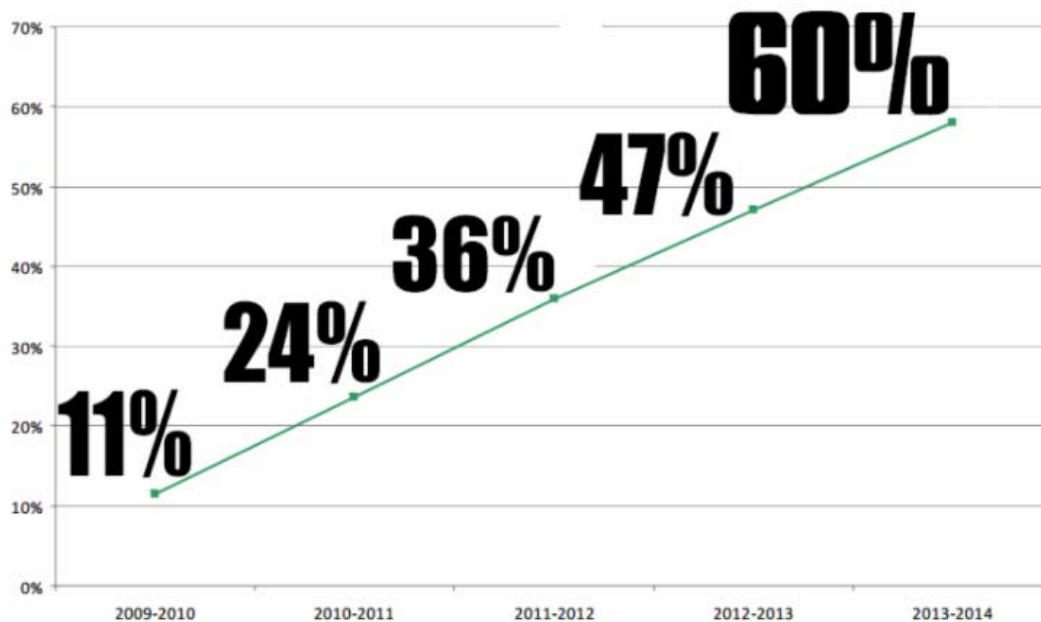
With just a few simple clicks and an interest in saving money, **I'm happy to say that I found the best option for me, and saved \$500 in the process.**

If we could somehow communicate this story to other MEUHP members, I can only imagine how much money we could save our members and our school districts in unnecessary costs while still getting the best possible care.

Dr. Jaret Tomlinson, Superintendent  
Knob Noster R-VIII School District  
MEUHP West-Central Region Board of Directors Member

[View the Demo on the Care Comparison tool](#)

## MEUHP: HSA GROWTH



Our ongoing educational campaigns have helped us achieve 60% of our statewide membership enrolled in one of our 7 Consumer Driven Health Plans (CDHP) compatible with Health Savings Accounts (HSA).

HSA plans not only include embedded wellness resources and incentives, but offer districts and members **the flexibility to make tax-free deposits into an individual's HSA bank account** to cover some or all of their out of pocket health, dental and vision expenses. And, best of all, CDHP

premiums for both the District and the employee are significantly lower than most traditional PPOs and HMOs.

## Does your District have a Flexible Spending Account?

New federal guidance permits employers to allow workers to carry over unused amounts of up to \$500 for expenses in the next year and still contribute up to \$2,500 annually. To implement this provision into the cafeteria plan, an amendment will be required.



**Note:** A health FSA cannot offer both a \$500 carryover and a 2 1/2 month grace period in which to incur claims. It may provide just one of the options or neither.

If you are interested in adopting the \$500 rollover for your District (or adding a flexible spending plan), please contact your FTJ Regional Director.

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