

## Missouri Educators Unified Health Plan

A Missouri Non-Profit Corporation

[www.meuhp.com](http://www.meuhp.com)

"For School Districts, By School Districts"

MISSOURI EDUCATORS  
UNIFIED HEALTH PLAN, INC.



"UNIFIED FOR STRENGTH,  
STABILITY & SERVICE"

January 23, 2014 Newsletter for Employees and Retirees

## MEUHP - Introducing A Year of Better Health!

Each month, the Missouri Educators Unified Health Plan is engaged in health and wellness events to help you and your family stay healthy! Download the "Year of Better Health" calendar to get started with your health and wellness programs. Whether you're ready to kick the habit or learn about condition care, you're sure to find a wealth of resources through this handy [clickable calendar](#).



The graphic features a background image of a person's hands holding a wooden cutting board with fresh vegetables like carrots and lettuce. Overlaid on the right side is the text "A Year of Better Health" in large, white, sans-serif letters. To the left of the text, there is a small portion of the vegetable image.

A Year of Better Health

Use our health and wellness programs to help your employees become more engaged in their health and empower them to make the health care decisions that are right for them — all at no extra charge. Click on the links in the calendar to learn about each month's topic and the health and wellness solutions that your employees can utilize. Distribute these materials to your employees or hang them in high traffic areas to help promote wellness in your workplace.

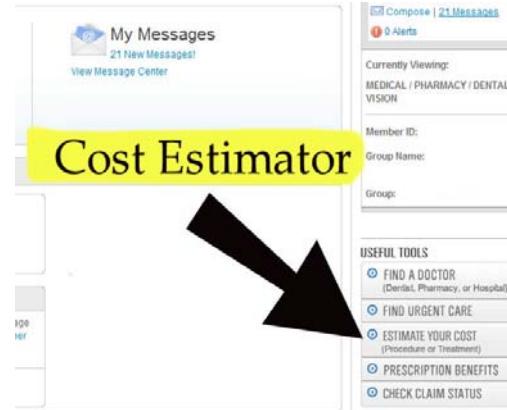
### 4 easy steps to comparison shop for medical procedures or treatments.

With the "Estimate your Cost" tool from [www.anthem.com](http://www.anthem.com), you can search for costs for medical procedures or treatments in your area similar to how you comparison shop for other goods and services.

It's simple and only takes a few minutes to view your results. You might be surprised at how much you can save from different providers.

Here are the steps:

1. Create or logon to your account at [www.anthem.com](http://www.anthem.com)
2. Select the **ESTIMATE YOUR COST** link on the right under Useful tools
3. Enter the city, mile radius and procedure or treatment.
4. Select View Results.



We took the tool for a test drive in Sikeston, Missouri. We wanted to find estimates for an MRI and found 17 radiology providers within our 50 mile search. From a low of \$436 from Cape Imaging, LLC to a high of \$3,053 from St. Francis Medical Center, it was surprising to see such a wide difference in price ... even within the same vicinity.

Of course, cost is only one factor to review with the Cost Compare tool. You can also compare how many times a year the facility performs the procedure. By selecting the Provider name, you can also find satisfaction and quality results.

Facility	Address	Phone	Today's estimated cost	You may pay	Medical plan may pay	Estimates range	Did you know?
CAPE IMAGING LLC	3065 WILLIAM ST STE 109 CAPE GIRARDEAU MO 63703	573.332.8300	\$436	\$436	\$0	as low as: \$399 as high as: \$510	Performs this procedure 90 times a year
ST FRANCIS MEDICAL CENTER	211 SAINT FRANCIS DR CAPE GIRARDEAU MO 63703	573.331.3000	\$3,053	\$3,000	\$53	as low as: \$2,768 as high as: \$3,475	Performs this procedure 187 times a year Has earned recognitions

**Cost comparison for same procedure:  
From \$436 to \$3,053!**

Our MEUHP Board of Directors recently used the tool to compare costs .. see his experience below.

### 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](#)

## 2014 Wellness Incentive Update.

With the transition to our new self-funded health program, MEUHP wellness incentives will continue for those on the HSA and the HRA plans. However, there will be a change to the way they are processed and who provides incentive gift cards. Each month, Anthem will provide a list of members who have completed the MyHealth Assessment or other Wellness Incentive Programs below for the MEUHP. For members on an HSA or HRA plan, and you complete the MyHealth Assessment, you will be awarded a \$50 gift card from the MEUHP. This is a one time benefit per plan year, per family (July 1, 2013-June 30, 2014).

If you are on the PPO, HMO or POS plans, you can still complete the MyHealth Assessment for your own persona benefit, but you are not eligible for the incentive gift card. Taking the MyHealth Assessment is a great way to get a current snapshot of your health and identify any potential at-risk areas. [Download the flier](#) for more information.

There are four other wellness programs which will continue to be available. These will be processed in the same manner as the MyHealth Assessment mentioned above. If you are on an HSA or HRA plan, you are eligible for the incentive amounts shown below--if you complete the necessary steps.

Incentive Program	Incentive Amount	Incentive Rule
Enroll with Health Coach	\$100	Employee, spouse and dependent children over 18. One payout per member per year.
Graduate from Health Coach Program	\$200	Employee, spouse and dependent children over 18. One payout per member per year.
Complete Smoking Cessation	\$50	Employee and spouse; 1 payout per member per lifetime.
Complete Weight Management	\$50	Employee and spouse; 1 payout per member per lifetime.

## 2014 is the year to be a quitter!



If you're among the 19% of the US population who still smokes, now's a perfect time to quit! Why?

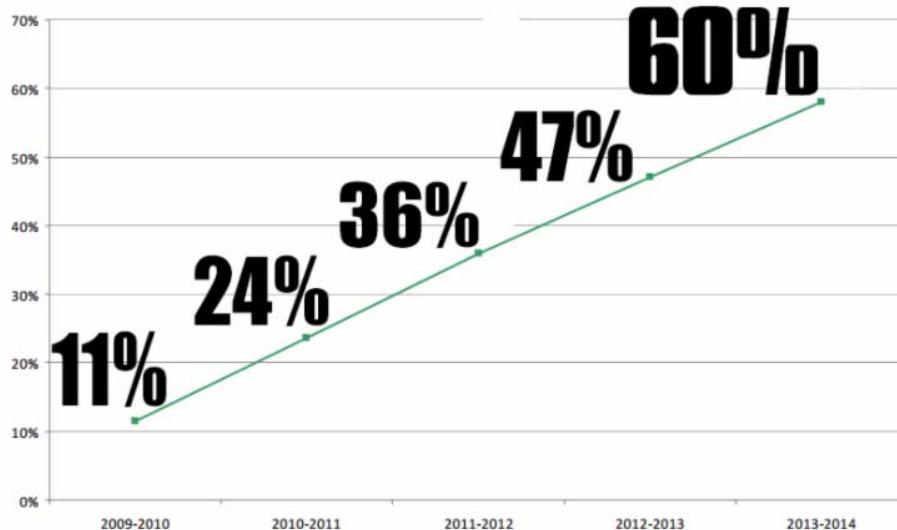
Besides the obvious health reasons, the new **Wellness Benefits** effective 1/1/2014 include benefits to help you stop smoking. **According to the CDC**, the combination of medication **and** counseling is more effective for smoking cessation than either medication or counseling alone.

The good news is that the wellness benefits included in your MEUHP plan include **both counseling and medication** to help you become a quitter. Tobacco cessation products include select generic prescription drugs, select brand-name drugs and FDA-approved over-the-counter products, for those 18 and over are covered at 100%.

For 100% coverage of over-the-counter products, you'll need to work with your in-network doctor or other health care provider to get a prescription for the items and take the prescription to an in-network pharmacy. Even if the product doesn't typically need a prescription for purchase (such as nicotine patches), you have to obtain a prescription to get your item covered at 100%.

**Make 2014 your year to be smokefree!**

# MEUHP: HSA GROWTH



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Are you among the 60% of employees who have selected a Health Savings Account (HSA) for your medical plan option? 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, premiums for both the District and the employee are lower than traditional PPOs and HMOs. **Best of all, the more members who are engaged in their own personal health and financial benefits, the stronger and more efficient our program will be.**

Open Enrollment will be coming soon! If you have questions about how your HSA plan works, be sure to contact your FTJ Regional Director or you email [info@meuhp.com](mailto:info@meuhp.com) for details. If you're considering an HSA for the July 1 open enrollment, now's a great time to start learning about the program. We'll be glad to help!

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