

# Missouri Educators Unified Health Plan

A Missouri Non-Profit Corporation

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"For School Districts, By School Districts"

MISSOURI EDUCATORS  
UNIFIED HEALTH PLAN, INC.

**MEUHP**

"UNIFIED FOR STRENGTH,  
STABILITY & SERVICE"

## June, 2014 Newsletter

### MEUHP announces Tom Quinn as the first Executive Director

The MEUHP is excited to announce Tom Quinn assumed the role as the first Executive Director of our non-profit organization. Tom has an extensive background in education and will be a tremendous asset to the MEUHP.

Tom worked 9 years in Jefferson City, MO at the Department of Elementary and Secondary Education (DESE) in the positions of Assistant Commissioner, Director of School Governance, Director of School Transportation and Director of School Finance. Before joining DESE, Tom spent 28 years working in Centralia public schools serving as a teacher, principal, and athletic director before becoming superintendent of schools in 1986. Previous to his time in Centralia he spent two years in the National Teacher Corp Program teaching in the inner city of Louisville, KY. After DESE, Tom spent time working for an international science curriculum company and an education consulting firm.



Tom has been active in church and community activities throughout his career. Presently he is a member of the Jefferson City Breakfast Rotary Club, a board member for the Mid-America Center for Ministry and Cole County Residential Services. Tom and his wife are natives of Monroe City and currently reside in Jefferson City. They have 4 children and 9 grandchildren.

Ken Cook, President of the MEUHP, is eager to begin working with Tom in his new role. Ken Cook said "With the unique opportunity in managing the MEUHP, we are confident that under Tom's excellent leadership, we will continue to grow our program - by educators - for educators."

We asked Tom to give us a few thoughts on his new leadership role.

"I am honored that the MEUHP Board of Directors selected me as their first Executive Director. In my role as Executive Director the board has established the basic framework for my job responsibilities which include: implement the policies of the board; provide leadership, direction and guidance for MEUHP activities; evaluate the effectiveness of all MEUHP operations; develop and maintain organizational structure; serve as a representative and spokesperson for MEUHP to member districts, third party administrator, claims

administrator and the general public.

The structure of MEUHP with superintendents as the elected Board of Directors, school district flexibility to choose plans and the statewide membership in a self-funded pool that has as its premise that we are in this together for the benefit of all were some of the reasons why I accepted this position. As a superintendent of schools, I always wanted to be in a position where my school district could have some say in determining our own destiny.

This is a very interesting, exciting and challenging time in the health insurance industry and I feel fortunate to be actively involved. Working together we can make this one of the best health insurance programs for school districts and retirees in the nation by keeping our existing membership and adding additional school districts. In order to do this we must make sure that service to our member districts is our highest priority and that our rates are competitive while maintaining adequate reserves in our self-funded pool. Working on the behalf of the board, I am committed to these efforts."

Please feel free to get in touch with Tom with your ideas and thoughts. We all want to see the MEUHP continue to grow and improve for the long-term benefit "for educators, by educators." You can reach Tom at [tquinn@meuhp.com](mailto:tquinn@meuhp.com) or 573-881-3825.

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## President's Update

### June, 2014

Here's a quick recap of the MEUHP Annual Member Meeting on April 22.

- **Update on the Actuarial Report.** Numbers are consistent with December 2, 2013 report. Some one-time adjustments will favorably affect the first year ASO financials such as a one-time payment from Anthem to the MEUHP for prior HIA+ account balances as of 12/31/13, and an additional specific stop loss reimbursement from Anthem for the 7/1/13 to 7/1/14 plan year for \$100K excess claims after factoring in claims paid by Anthem during 7/1/13 to 1/1/14. The 6.5% increase in the premium as of 7/1/14, claim savings from plan design changes, reinsurance premium savings by eliminating "aggregate" stop loss coverage and increasing the specific stop loss limit from \$100K to \$250K, and new membership growth will all positively impact MEUHP financials in the 2014/15 plan year.
- **New Executive Director: Tom Quinn.** Adding the Executive Director position is a positive step for our member districts and the efficient operation of MEUHP. Tom Quinn, who began 6-1-14, is well known and respected in the statewide education community. The MEUHP has secured an office at the MASA building for Tom. The annual budget for all expenses, including rent are \$80,000 for this new position, which includes a salary of \$40,000, insurance, travel expenses, office rent/expenses and board operations.
- **Discussion of Wellness.** Gift cards will continue for Health Savings Account (HSA) participants and deposits into claim benefit accounts for Health Reimbursement Account (HRA) participants meeting the guidelines of completing online Health Risk Assessment or other Condition Care Coaching programs. MEUHP is now responsible for securing and paying for the Gift Cards. FTJ has assumed this role. The board will be considering wellness and medical management programs during the summer board meeting to begin with the start of the school

year. The board will also look at options for improving wellness for 7-1-15, such as "value-based" benefits to encourage potentially higher-cost claimants with chronic conditions to effectively manage their conditions and reduce the risk of more costly care in the future. Another consideration will be smaller networks in certain locations that provide larger plan discounts and reduce MEUHP plan expenses. The good news is that with over 60% of MEUHP participants using Health Savings Account Plans, wellness, by design, is already embedded and utilized by the vast majority of members.

- **Affordable Care Act (ACA) update on taxes** that are being collected from Member districts as a part of premiums paid. As a self funded plan, the MEUHP **does not pay** the fully insured "insurer fee" of 2.5% of premium, nor does it pay the 2% Missouri premium taxes. MEUHP *does collect and pay* for the reinsurer fee and Patient Centered Outcome Research Institute fee, \$63 per member and \$2 per member per year respectively required by the ACA. Districts do not need to account for this as the MEUHP has assumed this responsibility.

## Affordable Care Act Update

The uncertainty of the impact of Health Care Reform per the Affordable Care Act (or "ACA," aka Obamacare) continues, and perhaps its impact is becoming even cloudier with time. Certain provisions of the law have been postponed, and there is debate if some provisions will be repealed altogether, including certain individual and group insurance mandates and penalties.

You may remember the phrase "if you like your health coverage, you can keep it." Many people applying for ACA-compliant experienced sticker shock from higher premiums and lower benefits, resulting in push-back against ACA requirements. As a result many states, including Missouri, elected to allow pre-2014 non-compliant plans to continue "as is" (of course subject to premium rate changes).



Each insurance carrier can then decide if they will continue to offer pre-2014 individual or small group plans that technically are not ACA compliant. If 2013 benefit provisions are not changed, generally that same plan can be continued as of its 2014 plan anniversary date. Modified Community Rating requirements would be delayed as well.

Self-funded plans, such as the MEUHP, are not subject to the Minimum Essential Benefits and Modified Community rating rules, which contribute to higher costs for many insurance policies. Reduced exposure to the ACA Health Insurance Tax and State Premium tax are also an advantage to self-funded plans.

The "play or pay" rules for larger employers with 50 or more full-time and full-time equivalent employees have changed as well, with some penalties reduced or delayed for another year.

Please see the MEUHP website ([www.meuhp.com](http://www.meuhp.com)) for updated information and newsletter on Health Care Reform-click on "Health Care Reform" in the shaded "Information" box on the home page. Your FTJ Regional Director is also an excellent source for information and guidance.

Austin Gray:	NW & WC Regions
Drew Beaugard:	NE & Central/STL Regions
Kriste Martin:	SC & SE Regions
Harold Shoff/Doug Bennett:	SW Region

Simply email: [info@meuhp.com](mailto:info@meuhp.com), or call 800-821-7303, ext. 1179 to reach your Regional Director.

### MEUHP's 2014-15 Board of Directors

<b>President</b>	Ken Cook, Malden R-I
<b>Vice President</b>	Open as of 7/1/2014
<b>Treasurer</b>	Stan Stratton, Dunklin R-I
<b>Secretary</b>	Kevin Goddard, Sarcoxie R-II

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Vice Chair	Robert Smith, Maysville R-I

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Board Member	Dianna Hoenes, Marion Co. R-II
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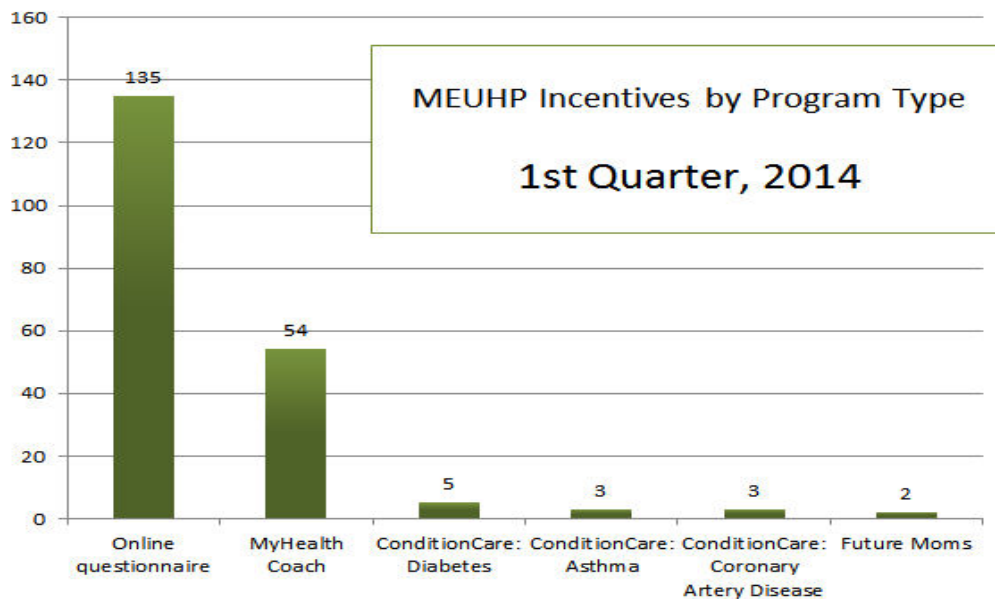
**St. Louis**

Board Member	Stan Stratton, Dunklin R-V
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## MEUHP Wellness Incentive Program Gift Card Update

As of the first quarter, 202 MEUHP Participants had received a VISA gift card or a deposit into their Health Reimbursement Account (HRA) account. To date, \$14,550 has been paid out to members across the state who have completed their wellness incentives. The most popular program is the on line Health Assessment, followed by the Health Coach program. Surprisingly, **only 2 employees** completed the Future Moms program. If you do have members who are expecting, please forward the attached [Future Moms](#) flier. It's **FREE** and it is a great program.

For employees who are on the Health Savings Account (HSA), FTJ is mailing the gift card directly to the employee's home. While the gift cards DO NOT decrease in value, they do expire 6 months from the effective date. For those on the HRA, an incentive deposit will be made directly into their account.



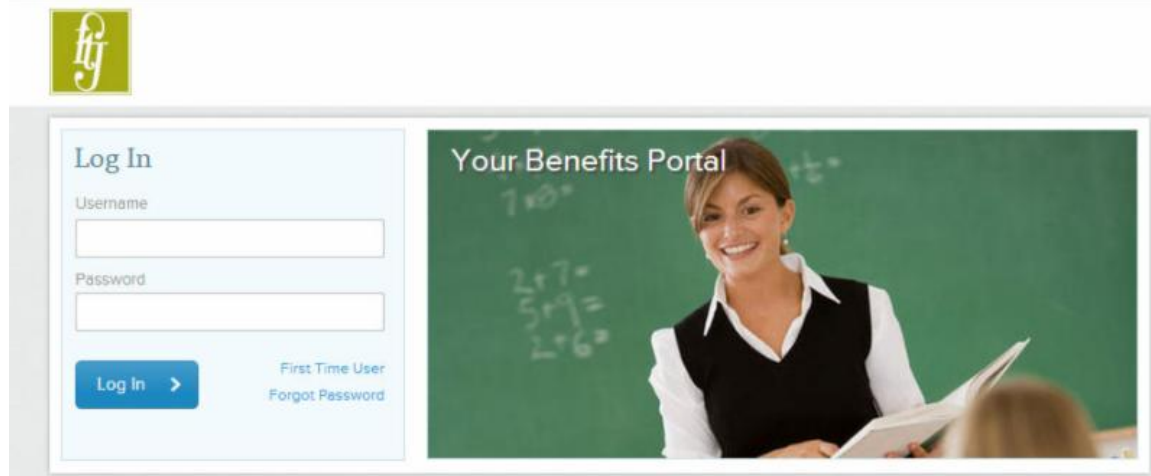
The top ten districts participating in the incentive program are:

1. Schuyler R-I
2. Kennett 39
3. Scott City R-I
4. Malden R-I
5. New Madrid R-I
6. Van Buren R-I
7. Bernie R-XIII
8. Perry County 32
9. Milan C-2
10. Clark County R-I

## *FTJ Connect*

### *Web Based Enrollment for MEUHP Members*

This spring, 8 MEUHP School Districts agreed to be the first users of our new internet based enrollment platform, FTJ Connect. 1,000 employees went on line to select their benefits for Health, Health Savings Account, Flexible Spending Account, Dental, Vision and Life insurance. This was a very positive experience. Needless to say, there were a few glitches and we learned a great deal. This feedback and our ongoing design and implementation work will help for a smooth transition and rollout to other districts in the future.



With FTJ Connect, Payroll Supervisors could easily track who had completed their enrollment and who had not started during the open enrollment period. They could also assist staff members by enrolling on their behalf for those who did not have access to computers. At the end of the enrollment, a streamlined Payroll Deduction report is available which shows the plan selections and deductions for each staff member.

A special thanks to the patient Payroll Supervisors and District employees who helped us launch our on line enrollment:

Bernie - Becky Freed  
 Dunklin - Sherry Caldwell  
 Malden R-I - Jessica Carpenter  
 Monett R-I - Tracey Wimberly  
 North Platte - Carmen Lamar  
 Scott City - Debbie Cox  
 Van Buren - Caren Chadwell  
 Wellsville-Middletown - Carrie Freie

Their feedback has been invaluable to the FTJ Connect Team so future enrollments will be smooth and successful in your district.

## ***MEUHP's Open Enrollment Team 2014***

This year's renewal and open enrollment is quickly coming to a close.

The renewal process for the 113 MEUHP schools officially begins in March and ends in June. During these four months, there are many steps involved with FTJ, the MEUHP Board, MEUHP member districts, and Anthem.

Once the plans and rates have been finalized by the MEUHP Board, FTJ sets up the new rates on their billing system. The FTJ Marketing team puts together renewal packets complete with plan information and rates for each district for the Regional Directors to hand deliver.



Left to right: Joyce MacDonald, Missy Maxwell, Anne Slentz

This year, with the Self Funded program, there were several additional forms requiring superintendent signature and official School Board approvals: the Participation Agreement, the Associate Agreement and

the Membership Agreement. Invoices were also prepared and delivered for the annual \$250 district membership dues.

Once the plans to be offered to staff and retirees are selected by the District, the Summary of Benefits (SBCs) for each plan are mailed to the school for signature. An employee election form is then created for each District to send to the school to distribute to the staff for the open enrollment. FTJ mails the retiree and COBRA forms directly to the home address on file. FTJ also created a summary sheet of the changes from last year's plans to this year so the members could easily identify the benefit changes. Each District's FTJ Benefits website is also updated with the summary of changes, new SBCs and the election form.

As the election forms come back to FTJ, the team checks off each form to make sure every employee and retiree has made their selection for the year. Once the groups are completed, the information is sent to Anthem so they can process the changes. Anthem then sends a listing of each District for FTJ to compare against their system. When the listing is approved, new ID cards are released and mailed to the member's home.

As it is every year, the renewal process is hectic and fast paced. When processing forms for 8,500 members and retirees, it can be a bit overwhelming at times, but our experienced team is always up to the challenge. The goal is to get ID cards to every member and retiree as close to 7/1/2014 as possible. This year, thanks to the dedication of Missy Maxwell overseeing the entire renewal process, we will get the ID cards mailed prior to 7/1/2014 for the bulk of our member schools.

**Remember if your employees don't have their ID card by 7/1, their old ID card will work until they get the new one in the mail. As always, if an employee has a question or needs a temporary ID card, they can feel free to call FTJ at 800-821-7303 ext 1179.**

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