

# 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.

**MEUHP**

"UNIFIED FOR STRENGTH,  
STABILITY & SERVICE"

## December, 2014 Newsletter

### Executive Director's Report

Last week I received a text from an educator friend that read, "Heard Millie Beane died. She was a treasure." A flood of memories raced through my mind as I reflected back on the time I was her elementary principal from 1976-1984. Of all the teachers I have worked with in my career, Millie was in the top 1%. Millie was a kindergarten teacher. I often spoke about Millie as being an artist in the classroom. She was the Picasso of teaching. On those tough days I would go to her classroom and be enamored by her natural talent.

How does this relate to health insurance? Not much at first glance. But, a lot when we think that MEUHP has as its sole mission to serve all of the Millie Beanes working in and retired from our schools. No other health consortium, or commercial insurance plan in the state has this focus, which is why we say the MEUHP is "for schools, by schools."

The regional meetings, that were just completed, focused on the present but more importantly on the future of MEUHP and how we will be positioned to take care of all our Millie Beanes. Specifically, the movement to five tiers and a pooling point for all claims that districts experience to \$5,000 received favorable comments from our member districts in attendance.

**We are pleased to report the addition of 5 new member Districts effective January 1:**  
Bunceton, Chilhowee, Pettis R-V, North Nodaway and Otterville.

We feel many more districts will be looking at membership with us as our rate stability continues by design, and many other districts experience much higher than average increases. Our program has plenty of flexibility and has a track record of being able to effectively bring on board individual districts and entire consortiums as a whole, should that be their desire.

The LiveHealthOnLine program, or as I called it the Video Doc, was one of the highlights of the Regional meetings. You received information about this in a separate email sent out by FTJ. This is another way to provide good medical care while limiting claim experience. While fixed costs are important in a self-funded program, the critical factor in reducing escalating costs are claims.

The positive impact the Health Savings Account plans have on MEUHP's bottom line was illustrated at the regional meetings. Also known as Consumer Driven Plans, they provide a structure whereby our members become more aware of and tuned into a shopping mentality for lower health care costs without compromising quality of care.

Due to the MEUHP Board of Directors foresight and advanced planning to transition into "our" self-funded health insurance program, our reserves are holding up quite well. In keeping with our motto of complete transparency, figures were provided at the regional meetings to show how we are tracking. More detailed information will be provided at our Open Forum/Workshop on January 28<sup>th</sup> at the Lodge of the Four Seasons. If at all possible please plan to attend and stay over for the MUSIC meeting the following day. You recently received information about this event in the mail.

Millie passed away at the age of 97. I recently attended her memorial service in Centralia, MO. I provided a short eulogy with a multitude of positive remarks on her career and the positive impact she had on students. Working together we can make sure all of our Millie Beanes have the security of the health insurance they need so that they can focus on what is most important---teaching.

Please remember I am always available for any comment, questions or concerns at 573-881-3825 or [tquinn@meuhp.com](mailto:tquinn@meuhp.com)

Tom Quinn  
MEUHP Executive Director



## *MEUHP Adds 5 New Districts January 1, 2015*

We welcome five new Districts to our Missouri Educators Unified Health Plan bringing the total number of Districts to 118 with over 11,500 lives covered!  
**Our goal is 200 Districts by 2016.**

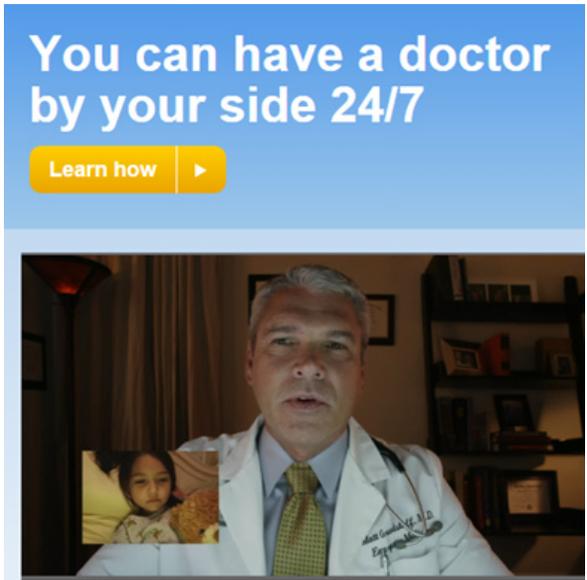
- |               |                |
|---------------|----------------|
| Bunceton      | Central Region |
| Otterville    | Central Region |
| Chilhowee     | WC Region      |
| Pettis R-V    | WC Region      |
| North Nodaway | NW Region      |

**Unified We Stand** for Long-Term Stable Health Benefits!



## **Introducing Live Health Online -**

# see a doctor 24/7 with no waiting!



## Now available to ALL MEUHP members and their families.

With LiveHealth Online, your staff members can talk to a doctor conveniently and securely through an app or on a computer with a webcam 24 hours a day / 7 days a week.

Doctors can answer questions, make a diagnosis and even prescribe basic medications.

Not only can this help save your employees time, it can help them save money too. One visit to a LiveHealth online doctor is only \$49.

Contrast that to the typical cost of an Emergency Room Visit of \$1,270 or a Doctor's Office visit of

\$126. (For those employees on a PPO or HMO, the \$49 on line amount is reduced to their Doctor's office copay under the plan.)



Please make sure your staff is aware of this excellent new benefit. Below are three informational fliers you can print and distribute or forward to each employee.

- [Live Health Online Informational flyer](#)
- [How to access on your mobile app](#)
- [How to access via your computer](#)

## 2015 IRS limits

### HSA Plan Deductibles, Out of Pocket and Contribution Limits.

2015	Minimum Non-Embedded Deductible	Minimum Embedded Deductible	Maximum Out-of-Pocket	Contribution Limit	55+ Catch up Contribution
Single	\$1,300	\$2,600	\$6,450	\$3,350	\$1,000
Family	\$2,600	\$5,200	\$12,900	\$6,650	\$1,000

### Flexible Spending Plans

**Unreimbursed Medical - \$2,550 in 2015 (an increase of \$50 from 2014)**

Dependent Care FSA's (no change from 2014)

**\$5,000 for qualifying individuals and those who are married and file a joint return**

**\$2,500 for those who are married and file separate returns.**

Beginning in 2014 and continuing in 2015, the U.S. Treasury Department and the IRS altered the long-standing "use it or lose it" rule, allowing employers to offer a carryover of up to \$500 in unused health FSA funds to the following year or to continue a grace period option giving employees a two-and-a-half month extension to spend remaining FSA funds. FSAs cannot have both a carryover and a grace period option, and employers are not obligated to offer either extension.

## HC Reform Update

FTJ in conjunction with the MEUHP & American Fidelity Assurance will be holding multiple HC Reform/Benefit Planning Lunch-and-Learn Seminars in late January and early February across the state. Invitations will be mailed soon. These meetings will be highly beneficial and focused on serving you, our valued clients. We hope you can attend.

The Affordable Care Act (ACA) is ever changing and yes, still the law of the land. Over the past three years, FTJ has conducted many seminars, provided a variety resources and one-on-one consultations with administrators and payroll supervisors in MEUHP member districts. Our goal has and will continue to be to help you be more efficient and effective with your planning and work related to the law. We welcome your questions. A few common questions and answers are listed below. Additionally, ACA Powerpoints and updates are available at [www.meuhp.com](http://www.meuhp.com), under the Health Care Reform tab. And, of course, feel free to contact your FTJ Regional Director for assistance.

### SAMPLING OF ACA QUESTIONS & ANSWERS

**Does my MEUHP health plan provide Minimum Essential Coverage (MEC)?**

**YES. All MEUHP plans meet MEC.**

**Does MEUHP provide Summary of Benefits and Coverage (SBCs)?**

YES. We provide copies of the SBC via the website at [www.ftj.com/moed](http://www.ftj.com/moed). Employees may access and print copies of the SBCs at any time.

**What is the required notice that we must furnish to our employees as a part of the Affordable Care Act?**

The [Employer-Provided Notice Regarding Exchange Marketplaces](#) is required to be given to each new employee at the time of hiring (within 14 days of the employee's start date). An informational email was distributed last year and will be distributed again before the new school year.

**Does our MEUHP Plan meet the waiting period limitation required by the Affordable Care Act?**

Yes - While each individual district sets their own waiting period, no district may have a waiting period that exceeds 90 days for new employees to enroll in the District's plan.

**Does our MEUHP Plan allow for dependents to remain on the plan until age 26?**

Yes - your dependents are eligible to continue their plan until the end of the calendar year in which they turn age 26. The MEUHP also has a special "**one child**" premium for members who only need to insure one dependent child.

**Does our MEUHP Plan include the required preventive care services and additional coverage of preventive services for women?**

Yes - the [preventive care services](#) outlined are all covered by the MEUHP Plans as required by the ACA.

**Does our MEUHP School District have to administer separate withholdings or pay any Affordable Care Act taxes/fees--directly to the Federal government?**

NO. MEUHP premiums include all required ACA taxes/fees. Additionally, the MEUHP makes the payments to the Federal government on behalf of member districts. Keep in mind though that as a self-funded plan, **MEUHP avoids over 2.5% of total health premiums in ACA taxes/fees** that insurance carriers must pay for fully insured plans they market and administer. Districts will have additional Federal reporting requirements (Forms 6055/6056) **in 2016** to include data for 2015--based on the current law. More information will be provided on this topic at our upcoming Lunch-and-Learn Seminars around the state.

**Can an employee use a Section 125 Cafeteria Plan to purchase an Individual Market Plan outside or inside of the ACA Exchange with Pre-Tax employee contributions?**

Short answer: NO. This action would also make any outside plans an "employer" group health plan, subject to all ACA market reforms and employer Plan compliance. If your district is allowing this option, please contact your FTJ Regional Director for the long answer.

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## ***An Open invitation...***

### ***January 28th MEUHP Lunch Workshop and Open Forum!***

An invitation was mailed to all Missouri Public School Districts inviting them to the MEUHP Lunch Workshop and Open Forum. We hope you can join us - and please be sure to invite your neighboring districts to attend. Details are below:

**When:** January 28, 2015, Noon to 3:00 p.m.

**Where:** Lodge of the Four Seasons\* Lake Ozark, MO

Tom Quinn, MEUHP Executive Director and Mike Crooks, MEUHP Independent Actuary will present.

## "A Positive Look at the Present and Future for MEUHP"



This presentation will include an update on the financial health of the MEUHP, cost and trends in post Health Care Reform. A national expert will also provide a current Affordable Care Act update specifically for Missouri School Districts. **This will also include an open question and answer forum.**

MEUHP Board of Directors will meet immediately following this session. You are welcome to attend. If you can join us, please RSVP to [info@meuhp.com](mailto:info@meuhp.com) or call Tom Quinn at 573-881-3825.

*\*Contact the Lodge of the Four Seasons for the special rate on Wednesday night of \$89.00*

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**Thank you, for your business and continued trust.**

**We look forward to serving you in 2015.**

**Happy Holidays and Best Wishes for a Healthy New Year!**

Sincerely, Joyce, Missy & Anne and the entire FTJ--MEUHP Team.



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