

# Missouri Educators Unified Health Plan

A Missouri Non-Profit Corporation

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

"For School Districts, By School Districts"



## January, 2015 Newsletter

### Executive Director's Report

The Missouri Educators Unified Health Plan (MEUHP) had its first Birthday on January 1 as a SELF FUNDED plan, for schools, by schools! Although there was no party or special notice, it marks a tremendous milestone for our organization, originally incorporated as a non-profit in 2009. Together, the Board, FTJ, independent counsel and actuary worked diligently through the entire year of 2013 to be ready and well positioned to flip the switch from our fully insured program to our own SELF FUNDED health plan--able to build our "own" reserves with the goal of maintaining a sustainable plan for "our" long-term benefit. As we start year 2, we are excited about the progress we have made together. **We are the largest statewide health plan for educators with 114 member districts.** We could not accomplish this, nor can we sustain our program without committed members who know the need to stay unified toward our noble mission: a great overall health plan for Missouri educators that is best in class. Thank you, for your support.

Having been on the job for 7 full months now, and getting fully immersed with the program, the membership and our TPA, I am excited for 2015 and beyond. We are currently in the process of evaluating all aspects for our program for our July 1 renewal. Our last series of Regional meetings focused on the present but more importantly on the future of MEUHP and how we will be positioned to deliver on our mission.

Our [upcoming lunch meeting](#) on January 28 (Noon to 3:00 pm) at the Lodge of the Four Seasons with our independent actuary and Board of Directors will be an ideal time to find out more about the future of the MEUHP, ask questions and provide input directly to me and your [Board of Directors](#). We are proud of the structure and transparency of the MEUHP-it works very well! This meeting will be another opportunity for current members and non-MEUHP superintendents to kick the tires. We even welcome the leaders of other entire consortiums to take a long look at our format. We have a track record of being able to bring an entire existing consortium into our membership format--without the loss of regional cohesiveness that some may fear.

The [LiveHealthOnLine program](#), or as I called it the Video Doc, was one of the highlights of our 8 Fall Regional meetings. You can find more details in the article below. 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 (HSA) 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. Statewide our participation in HSA plans is at 65%, compared to the national average of less than 20%. This is something that the Board, FTJ and our Member Districts have worked together on for many years. As a recent example, FTJ Regional Director [Drew Beaugard](#) conducted a 30 minute in-service meeting at Scotland county. Superintendent Ryan Bergeson comments:

"Our people learned a lot about their MEUHP benefits in a short period of time. Drew did an outstanding job and even received a hug from one staff member at the end of the meeting. Topics covered included tips on how to manage your HSA, the new Online Doctor benefit, wellness incentives, preventative care benefits, and the many resources available on the website. This is definitely something I recommend that all MEUHP districts do. Health benefits are valuable and an expensive budget item. All employees need to know what they have and how much effort we make to provide their benefits package."

Thanks, Ryan. The message of "Consumer Driven" and employee benefit education is right on message for the MEUHP because HSA's and wellness will continue to be at the heart of our program. In fact, 99% of MEUHP member districts offer at least one HSA. MEUHP HSA plans are competitively priced, which in many cases allows for our member districts to contribute substantial dollars to the employee's HSA--which the employee owns.

We know you have a lot on your plates, so don't hesitate to let us know how we can assist you. The [FTJ "MEUHP" Team](#) members are ready to assist you and your staff, as Ryan pointed out. We will talk more about this subject on January 28th at the Lodge. I confident this meeting will help you with your upcoming district level benefit discussions and budgeting.

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.**

Cooper County	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!



## Registration is now easier at anthem.com

If you or your staff members haven't created your account at Anthem.com, it's now easier and more convenient than before. Members can create their account with either their ID number or Social Security Number.

There are excellent interactive tools that can help answer many questions about your health plan. A few examples are:

- View plan benefits
- Find a doctor
- Refill prescriptions
- Compare quality and cost of various providers
- Check status of claims and so much more.

Just logon to [www.anthem.com](http://www.anthem.com) and select "Register Now."

## Introducing Live Health Online - see a doctor 24/7 with no waiting!

You can have a doctor  
by your side 24/7

Learn how ▶



**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](#)

# Lunch and Learn - Health Care Reform Seminar

## Presented by American Fidelity Assurance

in conjunction with Forrest T. Jones & Company & the MEUHP

Many employers, particularly payroll benefits departments, are understandably overwhelmed by the magnitude and dynamic nature of the evolving Health Care Reform law. These educational seminars will explore the provisions of Health Care Reform that impact employers, including the Free Rider Penalty and a number of new plan design mandates and administrative obligations. We will also answer frequently asked questions about the rules and identify resources available for those who would like additional information or assistance.

**Please join us for the seminar nearest you.  
This will be an interactive, in depth  
discussion you won't want to miss!**

Please RSVP to Jennifer Kiser at [jennifer.kiser@americanfidelity.com](mailto:jennifer.kiser@americanfidelity.com)

### **Columbia - January 29, 2015**

10:00 a.m.  
Complimentary lunch to follow  
Stoney Creek Hotel & Conference Center  
2601 S. Providence Road  
Columbia, MO 65203

### **Poplar Bluff - January 30, 2015**

10:00 a.m.  
Complimentary lunch to follow  
Holiday Inn Poplar Bluff  
2781 N. Westwood Blvd  
Poplar Bluff, MO 63901

### **St. Joseph - February 4, 2015**

12:30 Complimentary lunch  
Meeting to follow  
St. Joe Frontier Casino  
777 Winners Circle  
St. Joseph, MO 64505

### **Warrensburg- February 5, 2015**

10:00 a.m.  
Complimentary lunch to follow  
Players Restaurant  
627 East Russell Avenue  
Warrensburg, MO 64093



#### ***About the presenter:***

Monica Schermier is a Health Care Reform Consultant with American Fidelity Assurance Company. Her exclusive responsibility is helping employers with Health Care Reform: she monitors developments in the law, makes presentations to association groups, and works one-on-one with employers to help them understand the rules, develop their strategies, and assist with compliance. She has been with American Fidelity since 2010 and worked as an account manager in Indiana prior to specializing in Health Care Reform. She holds a BSN in Nursing from Indiana University and has 15 years' experience in healthcare management, pharmaceuticals, and patient care prior to joining American Fidelity.

# HR360 - An excellent resource for our MEUHP Districts.

[www.hr360.com](http://www.hr360.com) is your 24/7 resource for the latest updates and information on Health Care Reform, COBRA, HIPAA, State laws and more. All MEUHP Districts can access this tool at no cost. If you need information on how to logon for your District, contact Missy Maxwell at 800-821-7303 ext 1179.

## 2015 IRS limits

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

2015	High Deductible Health Plan Minimum Non-Embedded Deductible	High Deductible Health Plan Minimum Embedded Deductible	High Deductible Health Plan Maximum Out-of-Pocket	Health Savings Account Contribution Limit	Health Savings Account 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.

Drew Beaugard: 314-540-3739 [dbeaugard@ftj.com](mailto:dbeaugard@ftj.com)  
 Kriste Martin: 573-614-9340 [kmartin@ftj.com](mailto:kmartin@ftj.com)  
 Anne Slentz: 800-821-7303 [aslentz@ftj.com](mailto:aslentz@ftj.com)  
 Doug Bennett: 417-631-8737 [dbennett@ftj.com](mailto:dbennett@ftj.com)  
 Dale Johnson: 800-821-7303 [djohnson@ftj.com](mailto:djohnson@ftj.com)  
 Lee Johnson: 800-821-7303 [ljohnson@ftj.com](mailto:ljohnson@ftj.com)

## ***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*