

# 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"

## March, 2015 Newsletter

### Executive Director's Report (March 26, 2015)

**Thank you for your support and continued membership in the MEUHP.** I am glad to report we have successfully completed all of our Region renewal meetings held in six locations and attended by over 90% of our member superintendents. Thank you for your support and input. Your support and trust since 2009 has helped to unify our program and why the MEUHP continues to be the largest "statewide" health program run "By Schools, For Schools," with 114 member districts and a member-elected Board consisting of eight superintendents aligned with MASA Districts.

The purpose of the Region renewal meeting is to provide timely budget and plan information for the new plan year. Additionally, our superintendents receive transparent and direct information from me and their elected Region Board member regarding the data and issues behind the renewal decisions and any changes to the program. We also cover the current financial health and the future forecast for our program. Since we are all interested in the long-term success of the MEUHP for our districts, employees and retirees, this level of detail is important for all vested parties. Anything less, well it just wouldn't be right.

After you receive your [membership renewal packet](#) in the next week or two, please let me know if you have any follow-up questions, suggestions or concerns. We also welcome your attendance to our annual membership meeting on April 21, 7:00 pm at the Resort at Port Arrowhead, Lake Ozark, Missouri. *If I can be of assistance, please give me a call at 573-881-3825, or email [tquinn@meuhp.com](mailto:tquinn@meuhp.com).*

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**New to the MEUHP?** Since we are using our newsletter to communicate with many who may not be as familiar with the MEUHP as our member superintendents and payroll supervisors, we want to provide some brief additional information about the MEUHP.

Our organization was formed as a Missouri non-profit corporation in 2009, with 78 original member districts. Our move to our current self-funding format occurred on January 1, 2014. This was initiated by our Board in early 2013 with advanced planning from a multitude of professionals. This planning included initial and ongoing sound advice from our

independent actuary, legal counsel and third-party plan administrator. It was supervised with solid Board decisions, and most importantly...the support and commitment of our members.

After 10 months on the job as the first Executive Director of MEUHP, I have learned a lot about the MEUHP and the climate for health insurance for educators in Missouri. One thing for certain, schools have many plan choices! **For those who may not be familiar with the MEUHP**, we are a self-funded health benefits program with large claim reinsurance protection to stabilize plan costs in the event of catastrophic claims. The MEUHP Board relies on professional actuarial advice to determine fair and efficient plan pricing. This includes plan reserves and surplus needed to satisfy plan liabilities and meet fluctuating plan expenses over time. Our self-funded model also minimizes plan expenses and reduces Affordable Care Act taxes (which is a 3.4% health insurance tax in 2015) resulting in a very efficient use of plan funds. In good months/years, excess member contributions stay in our "MEUHP" bank account for the long-term benefit of MEUHP members.

15 months after transitioning to self-funding, and now with 114 member districts and 11,000 covered lives, we have reached \$8 million in assets in our MEUHP bank account at Central Bank in Jefferson City. This is well over the amount our actuary recommends we maintain to cover the claims incurred but not reported (IBNR) terminal plan liabilities (aka: claims run-out), which is the responsibility of MEUHP, not individual districts who choose to non-renew. At the end of 2014, IBNR was estimated between \$4.3 and \$4.5 million. Therefore, we are well on our way to building our target additional reserves to cover our future potential claim fluctuations and to help hold down future member costs.

We hope you will consider membership in the MEUHP. For more information, please visit our website at [www.meuhp.com](http://www.meuhp.com). Or, if I can be of assistance, please give me a call at 573-881-3825, or email [tquinn@meuhp.com](mailto:tquinn@meuhp.com).

Tom Quinn  
MEUHP Executive Director



# MEUHP ANNUAL MEMBER MEETING

**Tuesday, April 21, 2015 7:00 p.m**

Ozark Meeting Room,  
The Resort at Port Arrowhead,  
3080 Bagnell Dam  
Lake Ozark, MO 65049

The MEUHP Board of Directors invites you to attend our annual non-profit corporation member meeting on April 21, at 7:00 p.m. at The Resort at Port Arrowhead in Lake Ozark, Missouri. The meeting will be held in the Ozark meeting room just off the lobby area.

The Board is excited to visit with our membership about the many positives going for our program. The MEUHP continues to be the largest statewide self-funded health program, For School, By Schools™, with 114 member districts covered. After 15 months of good performance results and a very good July 1, 2015 membership renewal, we are confident the MEUHP is positioned for sustainable growth and stability.

There will also be a Board of Directors meeting & election of officers immediately following the member meeting.

## Annual Meeting Agenda

Financial Update  
Renewal and New Membership Update  
Executive Director Update  
Wellness Update  
ACA Update  
Questions and Answers

## Board of Directors Meeting Tentative Agenda

Approval of Prior Meeting Minutes  
Treasurer's Report  
Installation of New Board Members  
Election of Officers  
Current Business  
New Business

**Please RSVP to the MEUHP Executive Director, Tom Quinn  
[tquinn@meuhp.com](mailto:tquinn@meuhp.com) or call 573-881-3825.**

We are excited to share with you the many positive things going for the long-term benefit of our members. We hope you can attend!



## LiveHealthOnline \$50 VISA Gift Cards Raffle! 60 individual winners!

The MEUHP, Anthem BCBS and FTJ are 100% committed to ensuring all members are aware of the excellent LiveHealthOnline benefit.

For only \$49\* LiveHealthOnline provides members with convenient and instant access to doctors for non-emergency situations—**without leaving their home or classroom**. The fee is also fully integrated with deductible and out of pocket maximums for members\*\*

\*or the lesser of the actual office visit copay charge for members who are enrolled in an HMO or PPO

\*\*except those in the Health Reimbursement Plan (HRA)

To encourage registration for the program, we are conducting a contest from now **until June 1, 2015**.

**Each staff member who has already registered for LiveHealthOnline,  
Or registers by June 1, 2015  
will be eligible for the random drawing for one of 60 \$50 VISA Gift cards!**

We will be distributing emails announcing the contest shortly as well as providing informational flyers for your staff. We will also mail the flyer to all covered retirees.

Remember, it's free to [register for the program](#), and LiveHealthOnline encourages members to sign up **BEFORE** they need it. If the member does see an online doctor, the maximum cost is only \$49.

Contrast that to the cost of an ER visit at \$1,270 or a typical doctor office visit at \$126. You can easily see how this program can help lower our claim costs for non-emergency situations - and provide convenience for your staff.

Here's a comment from one satisfied member from Kennett School District:

"I'd like to share my experience when I used the website for the online doctor. After registering, I was able to choose my own provider. We "face timed" starting at 11:21 and was done by 11:28!

My pharmacy here in town texts me when I have medication ready...I had a text by 12:15! The doctor was very friendly and inquisitive on my symptoms. I felt like she was to the point and listened very well. I would give it an A+."  
Kristy Snipes,  
Kennett School District

Watch your emails for more information!



**Questions / Suggestions?**  
 Contact the MEUHP Executive Director, Tom Quinn  
[tquinn@meuhp.com](mailto:tquinn@meuhp.com) or call 573-881-3825.

## **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)

## St. Joseph, MO - March 31, 2015

11:00 a.m. to NOON  
**MEUHP Regional Open Enrollment Update**

Complimentary lunch buffet at noon. at Rivers Edge

### **Health Care Reform Meeting to follow**

St. Joseph Frontier Casino  
 777 Winners Circle  
 St. Joseph, MO 64505

## Springfield, MO - April 1, 2015

10:00 a.m. **Health Care Reform Meeting**  
 Complimentary lunch to follow  
 University Plaza Hotel  
 333 S. John Q. Hammons Parkway  
 Springfield, MO 65806



### **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.

## *Open Enrollment Update for July 1, 2015*

Renewal packets for the 2015-2016 plan year are in the process of being delivered. Your MEUHP representative will visit with you regarding plan selection, board paid amounts, ACA requirements and plan updates.

This is the **one time during the year** employees and retirees may ADD or DROP coverage\* for themselves and their dependents and make plan changes. (\*Except for HIPAA Qualifying Events)

The MEUHP Board voted to add three new plans for this year's open enrollment. The new plans are:

- HSA4000 Embedded
- PPO Value Plan (lower cost PPO)
- PPO Enhanced (SC/SE only)

The Board also voted to eliminate six plans which had either very low participation or the plans were very similar to other plan options. Employees and retirees in any of the plans listed below can move to similar plans within the MEUHP.

- HSA6 2000

- HSA9 2500
- HRA 1500
- PPO 1000
- PPO 3000
- Point of Service (HMO Option still available)

The Blue Preferred Select Network previously available only in Central / St. Louis and Southwest Regions, has been expanded to include the South Central / Southeast Region. The Blue Preferred Select Network is a slightly smaller provider network than our traditional network. Districts that opt for all plans on this smaller network receive reduced premium rates, which vary by Region. As a reminder, the HMO Complete Plan is always on the Blue Preferred Select network.

The PPO 1500 and PPO 2500 will have improved benefits on July 1; the coinsurance benefit will increase from 70/30% to 80/20%. This means the member will only have 20% coinsurance rather than the 30% they have currently.



FTJ has also been working behind the scenes to bring the **on line enrollment** system, FTJConnect, to as many of our member schools as possible.

If your District is one which will be set up on the on line system for the MEUHP July 1, 2015 Open Enrollment, the Payroll Supervisor and/or your Benefits HR person will receive complete training prior to open enrollment. He or she will also be able to run payroll reports at the end of the enrollment to show the elections for the 2015-2016 plan year.

## New MEUHP Wellness Program Incentives July 1, 2015 for HSA and HRA Members Only

Gift card incentives for the wellness programs for HSA/HRA members **will change 7/1/2015**. One change will be instead of the "Healthy Risk Assessment", members will be completing a "Well Being Assessment." Some incentives will be based on points to encourage active participation in the programs.

We will be distributing the "Make healthy choices more rewarding" flyer in our Employee Newsletter, on the [www.ftj.com/moed](http://www.ftj.com/moed) website and at Regional and District meetings.

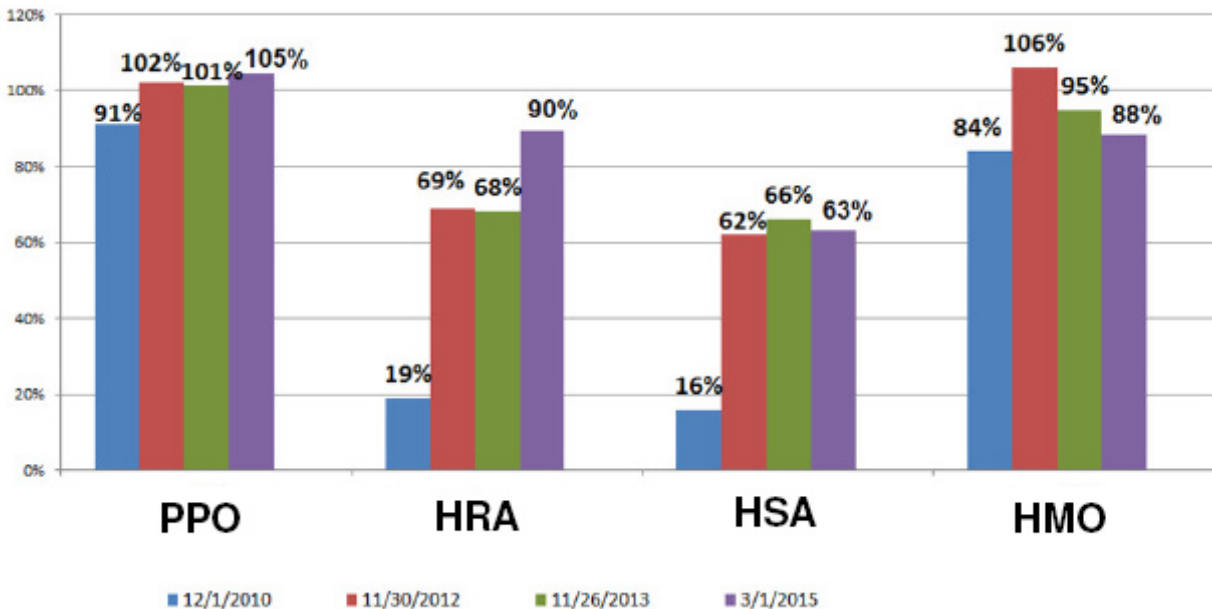
**If you have any pregnant members on an HSA or HRA Plan**, please make sure they are aware of the award-winning Future Mom program. Not only can the members earn incentive money, this program also helps mothers-to-be have healthier and more full-term pregnancies. Through individualized nurse interventions, expectant members learn about prenatal care, the prevention of pre-term labor and how to best follow their physician's plan of care.

PPO and HMO members can also enroll in the Future Mom's program; however, there is no additional incentive money.

# HSA Plans Continue to Perform Well... and over 65% of members statewide are enrolled!

## 5 HSA compatible plans are available for 2015-16 plan year

HSA Plans continue to have better than average loss ratios; 2014 claims showed a 63% loss ratio. (The loss ratio is after the individual claims over \$250,000 were removed.)



### For retirees and their dependents who are on Medicare or will be on Medicare before July 1, 2016



The Medicare Modernization Act (MMA) requires entities (whose policies include prescription drug coverage) to inform Medicare eligible policyholders whether their prescription drug coverage is creditable coverage, which means that the coverage is expected to pay on average as much as the standard Medicare prescription drug coverage.

For the 2015-2016 open enrollment, nine out of the 12 plans offered by the Missouri Educators Unified Health Plan (MEUHP) are considered creditable coverage. The three plans which are "**non-creditable**" are:

- HSA5000 Non Embedded
- HSA4000 Embedded
- HSA3000 Non Embedded

Each District is encouraged to offer at least one plan which provides creditable coverage. Once your District selects the plans for the 2015-2016 plan year, we will notify the retirees of the plans available and provide additional information on the non-creditable plans.