

Missouri Educators Unified Health Plan

A Missouri Non-Profit Corporation

www.meuhp.com

"For School Districts, By School Districts"

MISSOURI EDUCATORS
UNIFIED HEALTH PLAN, INC.



"UNIFIED FOR STRENGTH,
STABILITY & SERVICE"

July, 2015 Newsletter

Executive Director's Report

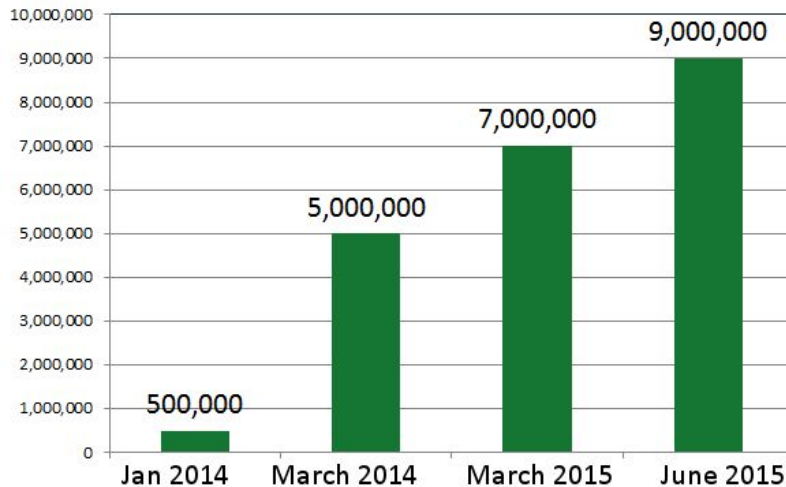
July 14, 2015

Our July 1, 2015 renewal marked the successful completion of 18 months of "our" self-funded plan, "for schools, by schools." With one year under my belt as your executive director, it is my privilege to provide this newsletter update and share good news about our 100% renewal, new membership growth, improved services, and most importantly, our financials. Your support and faith in our mission is making a difference! Thank you. Talk to your neighboring superintendents who are not in the MEUHP. Let them know it is up to each of us to build trust and alliances to work together to unify educators across the state in a common plan for true long-term strength, stability and service. With 119 member districts we are almost half way to that goal.

Our cash reserves continue to grow steadily as our claims and expenses have consistently been less than our member contributions. In fact, April through June over \$1,000,000 was added to our reserve bottom line, which conservatively now stands at over \$9,000,000 as of June 30, 2015.

MEUHP Reserve Fund Growth

Start of Self-Funded Program through June, 2015



The above figures include claims *Incurred But Not Reported* (IBNR) also known as terminal plan liabilities for claims runout or required reserves. IBNR was estimated at \$4.3 to \$4.5 million by our independent actuary (July, 2014).

We are actually slightly ahead of the \$8.5 million total reserve target set last year by our independent actuary. *Past performance is not a guarantee of future results.* But, this certainly is a nice trend line of building our reserves with the purpose of helping to stabilize our long-term expenses while also preserving quality benefits. We will receive another update from our actuary at our July 29 Board meeting. We will provide a summary to members at our fall Region meetings. It is our continuing pledge to be fully transparent about our financials and our long-term mission. If you have questions, suggestions or concerns, you are always welcome to contact me or your Region Board member.

MEUHP Banking Update. One of my main duties as your executive director is to manage and monitor MEUHP's finances and reserves to protect member money and maximize our interest earnings. We have recently consolidated our banking through Central Bank of the Midwest in Jefferson City. Central Bank has been very flexible and accommodating to help with our cash management and invested assets. We earned \$24,724 interest on our general operating account the first six months of 2015. We also recently opened six CD's totaling \$1,494,000 in principal.

Please remember I am always available for any comment, questions or concerns at 573-881-3825 or tquinn@meuhp.com

Tom Quinn
MEUHP Executive Director

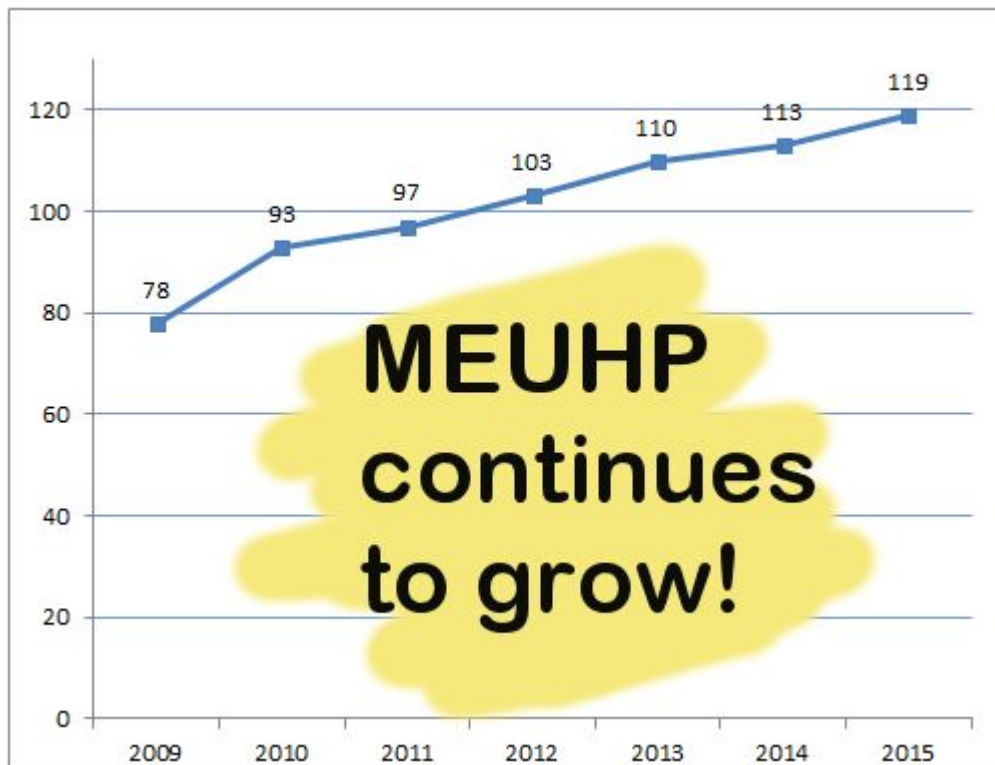




MEUHP Adds SEVEN New Districts July 1, 2015

We welcome seven new Districts to our Missouri Educators Unified Health Plan bringing the total number of Districts to 119 and 11,000 members!

Albany	NW Region
Appleton City	WC Region
Ballard	WC Region
King City	NW Region
South Nodaway	NW Region
Stanberry	NW Region
West Nodaway	NW Region



Unified We Stand for Long-Term Stable Health Benefits!



SMOOTH SAILING FOR THE MEUHP RENEWAL

100% RETENTION + SEVEN NEW DISTRICTS AND 11,000 MEMBERS ON BOARD

It's not often that a group of our size can claim 100% retention, but we can! Based on our 7/1/2015 renewal 100% of eligible groups within the MEUHP renewed their membership on 7/1/2015. Two small K-8 districts closed as of July 1: Gorin and Luray. Gorin students will attend Scotland County R-I School District and Luray students will attend Clark County R-1. Both Scotland County and Clark County are already MEUHP Members. Thanks to all member districts for their continued support and trust.

The larger our group, the smoother our sailing will be for stable healthcare benefits.

MEUHP HSA PARTICIPATION HITS 69%

MEUHP members were super early adopters of Health Savings Account (HSA) based health plans. This is paying off with stable rates and the ability of members to grow **their own** tax-advantaged HSA accounts. **For the 3rd year in a row, total member premiums are flat** after global renewal increases and then employees making their new open enrollment plan selections.

[MEUHP HSA PARTICIPATION GROWTH](#)

Nationally, HSA's currently comprise less than 15% of the total health plan market. But, due to constant pressure from increasing healthcare provider costs, the number of employers offering these plans is growing rapidly. Why?

1. Employees must be more accountable for their own healthcare expenses.
2. Premiums are considerably lower than most traditional PPO or HMO plans.
3. Lower premiums allow employers and employees more room in their budgets.
4. Employers and employees can set up a manageable multi-year budget.
5. Multiple tax-advantages of funding HSA accounts and eligible withdrawals.
6. Employees are in control of when and how they use their HSA account benefits.

7. Long-range investment opportunities for individuals to build considerable retirement accounts for healthcare expenses and to supplement retirement savings.

Our FTJ representatives, MEUHP Board and member district superintendents and payroll supervisors have all worked diligently to continuously educate members on getting the most out of their health and tax-free accounts. Effective July 1, 2015 69% of all MEUHP members are enrolled in a Qualified High Deductible Health Plan that is eligible for members to open their own HSA bank account. Additionally, 2% of members are enrolled in HRA plans, which do not have first dollar copay type benefits. This leaves a mere 29% of members in traditional PPO or HMO plans--which do have small copays for doctor visits and prescriptions.

BACK to the FUTURE. Keep up the good work. The MEUHP is your long-term health plan and working together we can keep more money in your pocket.



QUICK FACT:

73% of MEUHP members received \$2,500 or less in plan payments in 2014 for their medical and pharmacy claims.

(Source: MEUHP plan data)



Open Enrollment and ftjconnect.com

This year, we opened up the on line enrollment system, www.ftjconnect.com to a total of 90 school districts. Our team worked extremely hard to get as many of our MEUHP districts up as possible in a very short timeframe.

For most districts, employees enrolling on FTJConnect selected from these options:

- MEUHP Health Plan (3 or 4 plan choices in each district)
- Board paid and Supplemental Group Term Life (including beneficiary designations)
- Dental
- Vision

As required by the Affordable Care Act, the SBCs (Summary of Benefits and Coverage) were made available to everyone on line as they made their decisions. The system also listed the Board Paid contributions (for premiums and HSA deposits) to help give your

staff a better understanding of the value of their benefit plans. Voluntary HSA contributions can also be added to the system and will be an option for the next open enrollment. This is important due to the fact that **100% of MEUHP districts offer at least one HSA plan** and most offer 2 or more HSA plans.

We did have quite a lot of feedback on how easy FTJConnect was to use - even for those staff members who don't have a lot of experience with computers. FTJ representatives and our partner brokers were also available to assist employees and payroll supervisors with questions and enrollments either in person, on the phone or on the internet. We also have had quite a few suggestions from Payroll Supervisors on reports they would like to see and additional features that may be helpful in the future.

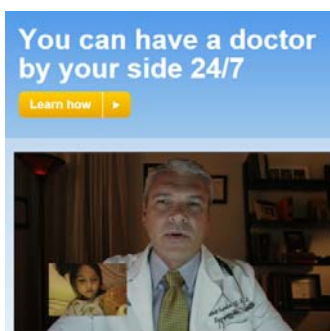
There are two new video tutorials available to assist payroll supervisors and more useful materials to come. These videos are already in your district's FTJConnect portal:

1. Running reports
2. Adding new employees

Now that you are up and running in FTJConnect, we encourage you to have your employees login and make sure all of their personal information is complete, especially work email addresses. We hope to reduce the burden on payroll supervisors by emailing notifications to staff members during open enrollment periods. For those with life insurance benefits, we encourage them to log in and make sure that their beneficiary designations are up to date.

If your district was not on line this past spring for the MEUHP open enrollment, we will be contacting you in July and August to initiate getting you started in using the system for new employee enrollments and future benefit enrollments and changes.

For those districts who enrolled on line, we definitely welcome your feedback and suggestions. Please send all feedback to moeducators@ftj.com. Thanks!



Live Health Online - contest results!

We will be mailing \$50 visa cards to 60 lucky winners in our Live Health Online drawing.

We have winners in the following districts:

District	# of Winners	District	# of Winners
ADAIR R-I	1	MILAN	1
ALTON R-IV	1	MONETT R-I	2

CAMPBELL	2	MONITEAU CO R-I	2
CANTON	1	MONROE CITY	1
CLARK COUNTY	1	MORGAN COUNTY	1
CLEARWATER R-I	2	NEELYVILLE R-IV	1
COLE CAMP R-I	7	NEW MADRID	1
HOLCOMB R-III	2	NORTH ANDREW R-6	1
JEFFERSON C-123	1	NORTH PLATTE R-I	1
JOHNSON CO. R-VII	3	OSAGE	1
KENNETT 39	4	PEMISCOT SPECIAL	2
KNOB NOSTER R-VIII	1	PETTIS CO R-XII	3
LINCOLN R-II	5	PETTIS R V	2
MACON COUNTY	1	PHELPS CO R-III	1
MALDEN	1	RISCO	1
MARION COUNTY	1	SWEET SPRINGS R-VII	1
MIAMI R-I BATES	1	TWIN RIVERS	2
		VAN BUREN	1

One of our bookkeepers from Miami R-I (Bates County) took advantage of the LiveHealth online and had this report:

"I tried the LiveHealth online recently and it was easy breezy! The doctor came on and she was pretty thorough. She asked if I had a temp, asked several other questions and was able to prescribe my antibiotics. Right after I visited with the doctor on line, I went to lunch and picked up my prescription. This was so much better than paying \$110 at my regular doctor. Since I work with all of the staff at my school, I can now let them know how easy it is to use."

Shannon Gray
Miami R-I (Bates County School District)



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](#)

It's not too early to start thinking about a NEW and affordable health benefit for your employees in 2016

Hospital Helper™

With more districts using High Deductible Health Plans it may be a good time to consider adding the [FTJ HOSPITAL HELPER PLAN](#) (specially designed and priced for eligible inpatient hospital stays up to 3 days). Several new MEUHP districts have opted to use this program this year. Hospital Helper can also be added to the ftjconnect web based enrollment platform which will help employees understand and appreciate this benefit.

Several districts this year opted to purchase the \$500/day benefit option as a Board paid benefit and allowed their employees to buy an additional \$500/day benefit with pre-tax dollars for a full \$1,000/day benefit. Member's who cover their dependents on the group health plan can also add their dependents to Hospital Helper and pay the premiums with pre-tax dollars. For additional information contact your FTJ Regional Director (or your district's broker). Or, feel free to contact Mark Iglehart at miglehart@ftj.com.



QUICK FACT: The average inpatient stay for a normal newborn delivery is two days.
(Source: MEUHP plan data)

Health Care Reform Update July 2015

Be prepared for *new* health plan government reporting!

You are probably aware of the Employer Mandate (aka, Employer Shared Responsibility, or "pay or play" provisions) that applies to all employers with 50 or more full-time and full-time equivalent employees. The mandate basically requires larger employers to provide affordable, minimum essential benefits to substantially all full-time (30+ hours/week) employees in 2015, or potentially face penalties. The next step is for ALL employers (including those with *under* 50 employees) to report health plan coverage details to the IRS via IRS forms 1094 and 1095. The information from this reporting will ultimately be used by government agencies to determine and assess penalties per the Affordable Care Act. This includes employer penalties for the large employer mandate, individual penalties for the individual coverage mandate, and eligibility for individuals to receive a premium subsidy for coverage through the Insurance Marketplace/Exchange.

For MEUHP member school districts, this reporting includes:

1. Minimum Essential Coverage (MEC) reporting-That reports a district is offering a health plan to its staff that satisfies MEC plan value requirements (which all MEUHP plans meet).
2. Plan Enrollment Information-Reports who benefits were offered to, and lists plan members actually enrolled in the plan (including spouses and children).

This data must be provided for the 2015 calendar year on a monthly basis, with IRS form 1095 provided to each employee by 1/31/16, and both 1094 and 1095 forms filed to the IRS by 2/29/16. (Employers with 250+ employees must file electronically to the IRS by 3/31/16.)

As the Third-Party Plan Administrator for the MEUHP, FTJ will support the reporting needs of the MEUHP member districts. That includes identifying covered plan members for whom Social Security Numbers must be requested, and providing plan enrollment data for necessary reports to both the IRS and to all employees within each district. In the fall we may ask you to contact a few employees that will need to provide missing Social Security numbers for their MEUHP enrolled dependents. More information will be provided when the IRS employer reporting forms and process is finalized.

The ACA is firmly in place and it is essential that each district tracks its employees' hours worked each month to determine each person's "full-time" status (generally 30 hours per week per ACA rules). The number of 30+ hour full-time employees, plus the part-time employee hours used to determine the number of full-time equivalent employees, is needed to verify if the district is a "large employer" with an average of 50 or more full-time and FTE employees. Finally, districts must consistently offer coverage to eligible employees per board policy and the eligibility provisions formalized in the MEUHP Participation Agreement. That includes terminating coverage for employees and/or family members who are no longer eligible for health plan.

For your reference, below is a link to Q&A pieces on the IRS website with much more detail, plus a link to ACA resources on the American Fidelity Assurance (AFA) website. Districts that utilize American Fidelity Assurance for their Section 125 administration have access to additional ACA resources, services and consulting. In addition, FTJ provides MEUHP members with access to **HR360** that is a very good resource for ACA information. If you do not already have access to HR360 and are interested, please contact Missy Maxwell at mmaxwell@ftj.com. And as always, do contact your FTJ representative or independent broker if you have questions or need further assistance.

IRS WEBSITE

AMERICAN FIDELITY ASSURANCE

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For Schools, By Schools™

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