

June 2020 Member Newsletter

An Update from Ken Cook, MEUHP Executive Director



A lot has happened since my last communication to the member districts. We have gone through the closing of the economy and schools, and now we are beginning to open the economy and I know if I was still an active superintendent, I would be wondering what school will look like in the fall. After spending 24 years as a superintendent I dealt with a lot of critical situations, but nothing like what you are dealing with. My thoughts and prayers are with each of you as you try to navigate through the maze of information.

Finances:

I made a promise to you when I took over this position that a report on our finances will always come first. As of the last day of May we had \$7,585,195.26 in our MEUHP accounts. Additionally, we will soon be receiving a pharmacy rebate of around \$520,000.00 in June for 1Q 2020. The MEUHP is your health program and we will always be good stewards and advocates for you as our tag line implies – For Schools, By Schools.

While we have seen steady improvement of fund balances throughout the spring months, I want us to remain cautious. Many people have put off elective procedures during the last few months and some of those procedures are just beginning to become scheduled again. Additionally, we do not fully know the impact, if any, regarding COVID-19 claim costs on our plan. The last report that I received from Cigna in May, which was for the period of time up until the end of April, showed that we have had four members tested for COVID-19 and no one receiving treatment. I expect to receive another report around the middle of the month of June.

Board of Directors:

The Board of Directors met via video conference on Tuesday, May 19. The Board recognized outgoing members Stan Stratton, who is retiring, and Kevin Goddard, who is moving to another MEUHP school, but in a different region. I have worked with both gentlemen for many years during my service on the Board of Directors and I will personally miss them.

At the end of the meeting, the Board of Directors reorganized and elected Eric Allen, Alton, as president, John French, Lewis Co., as vice president, Terry Mayfield, Drexel, as treasurer and Karma Coleman, Tarkio, as secretary. We also welcomed Clint Freeman, Dunklin R-5 and Ty Crain, Fulton, as new members to the Board of Directors.

In other business the Board received a report on the District Wellness Incentive Program, which is funded by Cigna. Despite COVID-19 shuttering onsite events, 23 districts have already submitted their incentive paperwork. We waived the requirement for biometric screenings for any district who had an event scheduled but cancelled due to COVID-19. The deadline to submit your incentive paperwork is June 19th. Contact your FTJ Regional Director if you have questions or need assistance.

Claims Matter:

After reviewing many claims over the last year, it has become clear to me that the cost of healthcare not only varies widely across the state, but also sometimes within the same city or region. Therefore, I presented to the

Board a new incentive program for members who choose to use certain, more quality and cost-effective providers. Since we are a self-funded program (our claims determine our rates), we need to continually educate all members that our claims costs matter and a dollar saved is a dollar earned. This would be an optional program that members could participate in by contacting our MEUHP claims cost concierge ahead of their scheduled procedure. And, after the procedure and the claim is processed, they would receive a nice financial incentive from MEUHP. The Board of Directors will review this program at the next meeting and if approved, it would start in August or September.

Summary:

At the end of June, I will have completed my first year as your executive director and I have to say that I have learned so much about the health insurance industry. While at times it has been trying, for the most part it has been rewarding and I look forward to the start of my second year on July 1.

Please do not hesitate to contact me if you have questions or your employees need assistance. I am happy to assist and to contact the right person to get an issue resolved.

MEUHP Leadership for 2020/2021 Plan Year

President: Eric Allen, Alton R-IV
Vice President: John French, Lewis County C-1
Treasurer: Terry Mayfield, Drexel R-IV
Secretary: Karma Coleman, Tarkio R-I

2020-2021 Board Members

Northwest: Karma Coleman, Tarkio R-I
Northeast: John French, Lewis County C-1
West Central: Terry Mayfield, Drexel R-IV
Central: Ty Crain, Fulton Public Schools
Southeast: Adam Friga, Oran R-3
South Central: Eric Allen, Alton R-IV
Southwest: John Dern, Junction Hill C-12
St. Louis: Clint Freeman, Dunklin R-V
Kansas City: Jaret Tomlinson, Excelsior Springs 40

MEUHP's Virtual Spring Open Enrollment



With the COVID-19 epidemic starting at the beginning of our open enrollment season, our administrative team at FTJ was able to adeptly change from our typical on-site enrollment to an enrollment that was handled almost entirely online.

With the help of Zoom meetings, personal phone calls, emails, newsletter updates and a YouTube ["how to enroll"](#) video, the 2020-2021 enrollment was a success. A special

thanks to the home office staff – working from home – including Missy Maxwell and Tim Cox, along with the FTJConnect Admin Team and the FTJ Regional Directors!

MEUHP WELLNESS UPDATE – Did you district earn money for 2019-2020?

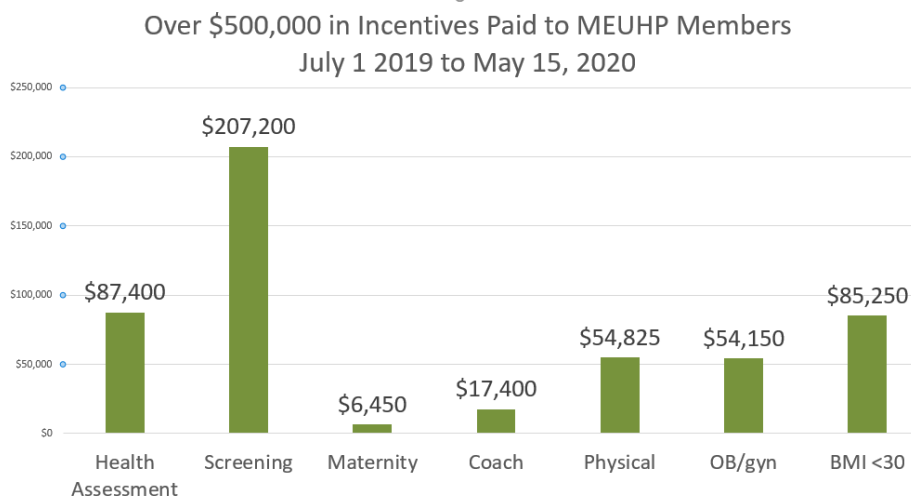
District Incentives - We've had 27 districts in the MEUHP who have the paperwork in process to receive all the district level incentives payable by Cigna. These funds are payable to the District for their wellness ambassadors or committees to use to enhance wellness efforts in the District. As a recap, districts could earn up to \$25 per employee on the MEUHP Plan if they reached 60% participation for:

- Health Risk Assessments
- On site screenings
- Educational session



Your Regional Director will be in touch with the paperwork to make sure your district recoups any of the wellness dollars that you have earned. These same incentives will be available to all MEUHP Districts for the 2020-2021 pan year.

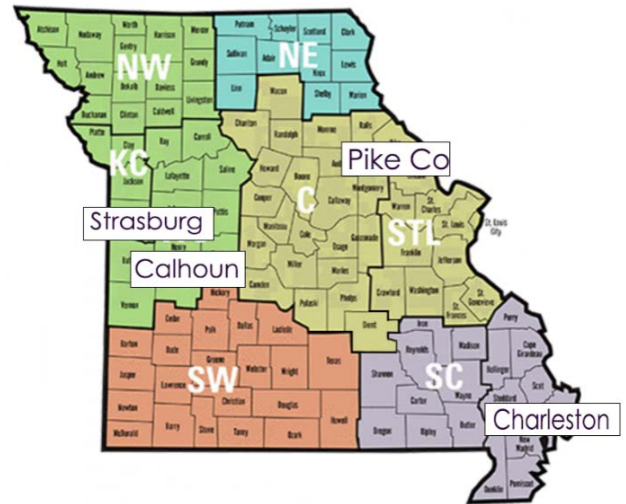
Member Incentives On the graph below you can see the individual incentives paid to MEUHP members so far for this pan year – **\$510,000!**



WELCOME NEW MEUHP Districts!

This July 1st, we will have four new districts joining the MEUHP:

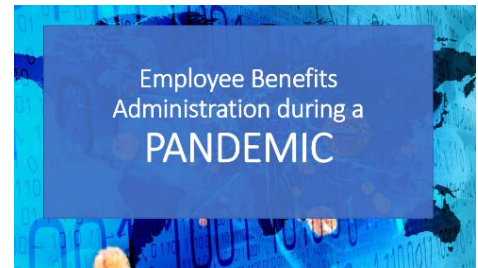
1. Calhoun – West Central
2. Charleston – South Central-Southeast
3. Pike County – Central
4. Strasburg – West Central



The MEUHP will always be For Schools, By Schools™.
Help spread the word!

Employee Benefits During a Pandemic Forrest T. Jones MOASBO Presentation

FTJ's Senior Regional Director, Drew Beaugard, recorded a presentation for MOASBO Members on how FTJ was handling the benefit enrollment during the COVID-19 quarantine. Drew, along with our Payroll Supervisor Consultant, Tracy Perkins, was able to help employers navigate the complexities of "off site" enrollment with tips on how to communicate effectively through virtual meetings, videos, social media, emails, texts and of course personal phone calls.



FTJ MOASBO Presentation

Internally, our enrollment was handled smoothly thanks in large part to Missy Maxwell and Tim Cox in our home office who visited with hundreds of staff members and retirees during the spring. As our first "virtual enrollment" ends, we would also like to thank the unsung heroes - our MEUHP Payroll Supervisors who went above and beyond to ensure every staff member was informed and enrolled!

Thank you from everyone at FTJ!



Missy Maxwell and Tim Cox, FTJ

HSA Updates for 2021

The IRS announced the 2021 Health Savings Account Contribution limits. Self only coverage contribution limits will go up by \$50 for a total of \$3,600 and family coverage contribution limits will increase by \$100 for a total of \$7,200.

HSA/HDHP Contribution and Out-of-Pocket Limits		
	2020	2021
HSA Contribution Limit	Self-only: \$3,550 Family: \$7,100	Self-only: \$3,600 Family: \$7,200
HSA Catch-up Contributions (age 55 or older)	\$1,000	\$1,000
HDHP minimum deductibles	Self-only: \$1,400 Family: \$2,800	Self-only: \$1,400 Family: \$2,800
HDHP maximum out-of-pocket amounts	Self-only: \$6,900 Family: \$13,800	Self-only: \$7,000 Family: \$14,000

New Centers for Excellence \$250 Incentive

On July 1, 2020, all MEUHP members will be **eligible to earn a new \$250 incentive** for seeking care at a Centers of Excellence. Cigna has rated these Centers of Excellence above other in-network hospitals when it comes to health outcomes and savings for you for certain procedures or conditions.

Western Missouri Medical Center

403 Burkarth Rd # A Warrensburg, MO 64093 | (660) 747-2500

Facility Type: Hospital | [See Affiliated Doctors](#)

Center of Excellence for Joint Replacement (Hip Replacement, Knee Replacement), Respiratory (Pulmonary) Conditions (COPD, Pneumonia)

Sample Centers of Excellence Hospital in Mid Missouri

These hospitals have earned a top rating for cost and health outcomes for at least one of 18 common inpatient medical conditions and surgical procedures, such as heart surgery, joint replacements and cancer conditions. You can easily find the Centers of Excellence designation when searching for hospitals on myCigna.com.

EYEMED CARES PROGRAM for laid-off or furloughed employees



MEUHP is For Schools by Schools™ and the providers we work with know and understand this philosophy. That's why we're excited to let you know about a program that EyeMed is implementing for MEUHP members impacted by the global pandemic. If your district offers EyeMed and has any employees who were furloughed or laid-off due to COVID-19 they will be receiving a mailing from EyeMed this month with details about the EyeMed Cares Program.

The EyeMed Cares Program – which provides benefits for exams, lenses and frames - will be available at no cost to those affected members through 12/31/20. At no cost to you or the member, each former employee will be mailed a packet directly to his or her home with details on benefits and providers –including those closest to their home—who have agreed to provide a significantly discounted eye exam and help save on the out-of-pocket costs. EyeMed is committed to helping MEUHP employees who were impacted by furloughs and layoffs during these unusual times. Partnerships like ours are built on taking care of members through the good and difficult times.

Wellness Communication Efforts – educate, inform and pay off!



During the last 10 months, Cigna’s Wellness Program Manager Daniel Puckett has mailed monthly communications to our MEUHP members and retirees on a variety of topics relating to wellness resources and cost saving ideas. MEUHP Members are reading and commenting in large numbers – so far we’ve had almost 2,000 responses and paid incentives of over \$5,500.

Here’s a sample of a few of the “takeaways” from MEUHP members:

“This is a new chapter in my education career. I have never taught from my kitchen table or from my car when the wifi needed better signal. When working with parents and students that are struggling, I remind myself they are under new stress also. Many parents in our area have lost jobs or have had a great reduction in pay... my assignments are not their first priority. Instead of being upset or worried about that, I have used this time to build relationships with families. We are all learning as we go right now, and I feel strongly that relationships matter more than anything in these new times.”

“There are so many resources that Cigna is providing for us. I have recently taken advantage of the 'My Health Assessment', 'Health Coach', and Incentive Rewards. I have been thankful for these programs because they have helped keep me accountable and focused on improving my health.”

We hope you and your staff are gaining valuable information from these monthly communications. As a reminder, if staff members send a “takeaway” from the material, they can be entered into a drawing to earn a \$25 gift card. Stay tuned for more to come!