

Missouri Educators Unified Health Plan

A Missouri Non-Profit Corporation

www.meuhp.com

For School Districts, By School Districts™



March, 2016 Newsletter

Executive Director's Report

March 22, 2016

Our [July 1, 2016 to June 30, 2017 Renewal](#) marks the third renewal as a self-funded health insurance program. We are glad to report that our program continues to perform well and membership now includes 123 Districts, nearly 1 in every 4 Missouri School Districts, and covers 12,000 members. **East Prairie is our first new member District for July 1, 2016!** They are the 38th member District of our SC/SE Region. In total we've added 11 NEW District members since July 1, 2015!

Our growth and stability is not a flash in the pan. **Our [District Membership](#) has grown by over 50% since 2009** and our [plan reserves](#) have grown steadily as planned since we began self-funding the program January 1, 2014. There are also a number of Districts that are currently reviewing July 1, 2016 MEUHP membership proposals. I consider this to be a good indication for our continued stable, measured growth over the next 12 to 24 months.

[March MEUHP Regional Renewal Meetings.](#) We were pleased that our independent actuary's presentation was made in person in St. Joseph, which was recorded and copied to DVD for use at the other Region meetings. This provided good, transparent background on why and how the Board voted on the final statewide renewal increase of 3%. Our plan stability was definitely a factor in the Board's final decision on the renewal premium increase and also adding a **NEW [Preventative Prescription](#) benefit on all 5 of our [Health Savings Account](#) plans.** This level of detail, education on facts about your plan and open discussion is another reason why I believe the MEUHP is the very best statewide pooled health insurance program for "**For Schools, By Schools™.**"

[Chasing Low Rates](#) in health insurance can be like trying to "time" the stock market when you invest--the result many times is that you are in the wrong place at the wrong time. In my experience, the best long-term approach is to be in a program with a good stable record over time with a solid, underlying philosophy of doing business, and the flexibility to provide you with a renewal that is transparently based on being a part of a big group--with proper credibility to your own district's

performance. Yes, there is strength and efficiency in numbers. But, NO, not all districts are equal and definitely not all health insurance plans are the same.

Thank you, for your continued membership. I am her to serve you. If you have a question, suggestion or concern, feel free to call or email anytime. I want to continue to work together with you and all members for a strong, stable health insurance program.

Tom Quinn
 Executive Director and Chief Financial Officer
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About Tom Quinn

Tom is a former teacher, principal, superintendent and DESE Assistant Commissioner of Education. Tom began service with the MEUHP on June 1, 2014, as Executive Director & Chief Financial Officer. With an office in the MASA building in Jefferson City, Tom carefully invests and monitors member's dollars in MEUHP accounts at Central Bank in Jefferson City. Additionally, he travels across the state to serve the MEUHP Board and member superintendents, and recruits new members to help MEUHP provide great health insurance for Missouri's Public Schools, Staff & Retirees.

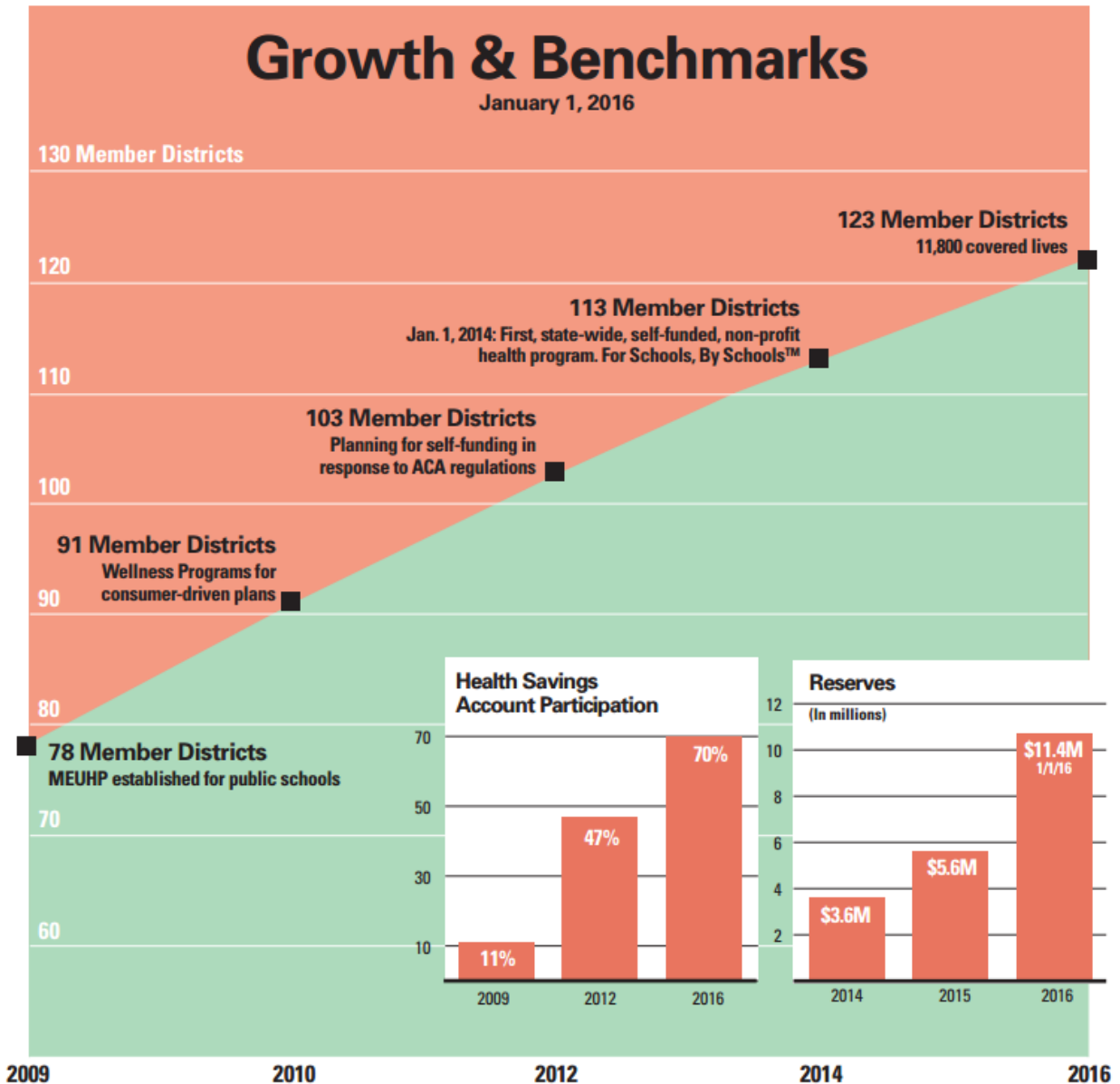
[MEUHP Annual Member Meeting Update](#)

January 27, 2016

Dr. Jay Moore, Senior Clinical Officer for Anthem BCBS Missouri, gave an overview on the state of health care in the U.S.A. compared to other industrialized countries. Tom Quinn also gave an overview on the state of the MEUHP. If you missed the presentation, you can click on the image below.



Mike Crooks, the MEUHP Actuary also gave an overview of how the plan is running and answered questions. As the presentation shows, the MEUHP is well positioned for the future.



Payroll Supervisors Gear Up for 2016-17 Open Enrollment



Payroll Supervisors Meeting March 4, 2016 in Columbia, Missouri.

FTJ, along with the MEUHP and American Fidelity Assurance, held three payroll supervisor update and training meetings recently in St. Joseph, Columbia, and Cape Girardeau. Over 100 attended! Thank you. We enjoyed seeing everyone.

The meetings had two purposes. **The first session** of the day was presented by FTJ on the upcoming [MEUHP Open Enrollment](#) and FTJ's new enhanced billing process. Since all MEUHP

Districts are now online with FTJConnect, an overview and timeline for open enrollment was provided, including the new FTJConnect tools that can help Districts more efficiently manage and monitor their enrollment. **The second session** focused on ACA and Health Care Reform and was presented by Monica Schermier, American Fidelity's Health Care Consultant. Monica reviewed the various IRS forms required for districts - both under 50 and over 50 employees. She also gave examples of the various codes required for the forms and the logic behind them. Her presentation also included information on the "cadillac tax", now pushed back to 2020. She stressed to the group that even though it is a few years away, now's the time to start evaluating how this tax could affect your benefits.

Health Savings Account Annual Maximums for 2016

Annual Contribution Maximums

Individual	\$ 3,350
Family	\$ 6,750
55+ Catch-up Contribution	\$ 1,000

"In-Network"

Minimum Annual Deductibles

Individual	\$ 1,300
Family	\$ 2,600

Annual Out-of-Pocket Maximums

Individual	\$ 6,550
Family	\$13,100

Complete information available at www.irs.gov

Meet New MEUHP Wellness & Plan Education Advisor - Rod Weaver



Rod Weaver (left) with Mark Iglehart

As school professionals, your entire career is focused on education. We know quality public education is vital for our children and key to our future.

Because our insurance benefits are becoming more complex, we now have an "educator" for our insurance program. Our Wellness & Plan Education Consultant, Rod Weaver, is available to educate your staff on all of the features of your MEUHP insurance program - and best practices to make sure your staff are using their benefits wisely.

Rod will also discuss the many wellness features built into the MEUHP. From health risk assessments to management of maintenance drugs, Rod can help enlighten your staff on a variety of wellness and benefit topics that can lead to improved lifestyles and greater financial independence. For example, do you know how to get nicotine patches covered at 100% for your staff who still smoke? Rod does!

If you're interested in having Rod present to your staff, just contact your [Regional Director](#) or give Rod a call at 417-236-8045 or email him at rweaver@ftj.com.

Coming Soon to Your Email Inbox: Rod's Wellness Newsletter! Be sure to forward to your staff!

Who benefits from a Live Health Online visit?



The Employees

In terms of convenience and affordability, the employee definitely wins. By seeing a doctor on their time - staff members can virtually eliminate the hassle of long waiting times in doctor's offices. Plus they know in advance exactly the amount to be charged - \$49 (or office visit copay if on a PPO or HMO Plan.)



The Students

If the Live Health Online visit results in the teachers getting back to work more quickly, the kids also benefit from having fewer substitute teachers. By seeing a doctor more quickly, recovery time can mean fewer missed days.



The District

The district also benefits by having fewer expenses for substitute teachers as well as a consistent learning environment for the students. And, by eliminating costly emergency room visits for typical colds or flu, the district also benefits with lower claim costs which in turn, impact premiums at renewal time.

Visit www.livehealthonline.com

How does a [New District](#) become a Member of [MEUHP](#)?

This question came up at one of our Region meetings from a superintendent concerned that we may be taking in Districts that have tendencies of higher claims utilization than our current Districts. Good question by the way. First, a prospective District must first request the [MEUHP Quote Packet](#) and provide standard health insurance quote details to our Third-Party Plan Administrator who then provides all information securely to our Reinsurance Carrier, Anthem BCBS. The health and claims history of the District staff and retirees is carefully reviewed, as well as other history--like rate history and how many times have they switched carriers in the past 5 years. Anthem provides a rate tier placement or decline recommendation. In some cases, we ask our actuary to also evaluate the District for a second opinion.

The entire membership underwriting review process is designed to help the MEUHP make the appropriate offer (or decline) to protect the rate integrity of the program for current members. On

average, for every four Districts that request a quote, one is declined and the other three are rated appropriately to their Region and risk on one of our 5 rate tiers. As we discuss at our Region meetings, healthcare costs can vary by more than 20% in various areas of the state—which is why we have 5 Region rating areas. Finally, if a New District accepts their membership proposal, then 57% or more the member Districts voting in their Region must vote "yes" on their request.

Thank you for your continued membership in the MEUHP!

Missouri Educators Unified Health Plan, Inc.

For Schools, By Schools™

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Forrest T. Jones & Company, Third Party Plan Administrator of the MEUHP

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