



# MEUHP Update from Ken Cook

December 9, 2010

Dear Fellow MEUHP Member:

As 2010 winds down I would like to update you on:

- Health Care Reform
- Early Retiree Reinsurance Program (ERRP)
- NEW Web Based Resources and Enhancements to our Program
- July 1, 2011 Renewal
- 2011 and Beyond

## Health Care Reform

We have covered this important topic in detail over the past year through [emails](#) and in our regional meetings. We are glad to report that the MEUHP already meets many of the new Federal requirements, including:

- [85% target loss ratio](#),
- pre-existing condition limitation,
- up to age 26 coverage limit for children, and
- no lifetime benefit maximums, to name a few.

Our program will meet the additional mandates in conjunction with our plan renewal of July 1, 2011, including expanded preventative care wellness benefits.

With the recent national and state election results there is a certain amount of uncertainty with many aspects of HC Reform. With likely delays, unfunded mandates and unanswered questions, I feel stronger than ever that our best opportunity to maintain quality health coverage, good provider selection with stable, fair pricing for our members is by continuing to work together!

## ERRP Update

As additional clarifications have been made through the [ERRP program](#) and now that the MEUHP is able to obtain customized data on our 55 to 64 year old retirees, on a district by district basis, we can offer our members additional information on who may want to further consider filing a Federal ERRP application. Your FTJ representative will follow up with you regarding this subject. My district is now starting this review process. Therefore, I will likely have some experience to share with you as we proceed. For addition information on ERRP & Health Care Reform information, please visit our website at [www.meuhp.com](http://www.meuhp.com) and click on the Health Care Reform section.

## **NEW Web Based Resources and Enhancements to our MEUHP Program**

Do you have your own Anthem user name and password so you can utilize all of our health insurance program features at [www.anthem.com](http://www.anthem.com)? Have you completed your [Health Assessment](#)? If not, please take a few minutes to do this.

There are many outstanding resources on the Anthem website including a [NEW Care and Cost Comparison Tool](#) designed to help us choose providers based on quality and pricing, for a number of procedures. We all should try to use our embedded plan resources, including the [24 hour NurseLine](#) to help improve plan utilization.

Please pass this on and promote this with your employees and retirees and continue to keep them in the loop as well. We are all in this together!

### ***Administrators/Payroll Staff:***

Please copy and paste the above heading and two paragraphs into an email to your staff to highlight and promote the value of using our plan resources. We are all in this together!

### **Board of Directors Update**

We had a very good Board meeting on October 21, addressing a number of key issues as we move closer to completing our 2<sup>nd</sup> full year plan anniversary on July 1, 2011. We continue to review and closely monitor all regional and statewide plan data, as well as benefit and service issues affecting our program. **We are glad to pass on to you that our program is still performing very well.** Some of this is attributed to:

- our membership growth,
- increased participation in the Consumer Driven Programs, and
- improved utilization of our wellness and educational resources.

Based on our dialogue with our plan administrator and our underwriter, we are optimistic that we will have an attractive renewal. Feel free to contact me or your [Region's Board Member](#) if you have questions.

### **2011 and Beyond**

As one of the original three MEUHP incorporators, I am proud to see the progress we have made over the past 18 months. This wouldn't be possible without a strong membership base. I want to express my thanks to each of you for your input and long-term commitment to our program. We have and are continuing to make significant progress by working together and 2011 and beyond looks promising for continuing to pursue our mission.

We are 92 districts and over 9,000 members working together through our [eight regions](#) similarly as we do through our own professional organization, MASA. Here a few bullet points you can share with your peers that help make the case for the MEUHP as a good long-term solution for school districts:

- efficient spread of risk through large numbers and fair large claim pooling levels,
- greater efficiency in plan administrative expenses based on larger numbers,
- diverse selection in [plan options](#) including seven Consumer Driven Plans, designed to improve year to year proactive planning,
- excellent customer service at the district and employee level to help with the administration and grass roots satisfaction of our program by plan participants.

- and, most importantly, we have our own Board, with regional representation.

For non-member districts who are interested in a timely, No-Obligation quote, simply direct them to our website at [www.meuhp.com](http://www.meuhp.com), or have them contact Mark Iglehart at FTJ at 800-821-7303.

Have a Safe, Healthy and Happy Holiday Season.

Sincerely,

Ken Cook  
MEUHP President

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