

July 2020 Newsletter

A quick look – from Ken Cook, MEUHP Executive Director



During these unprecedented times, the MEUHP has kept its focus on you. We provided a number of important communications throughout the spring on **COVID-19 updates**, benefit communications contests and our annual open enrollment. Despite being almost 100% virtual online, our open enrollment went off without a hitch. I want to personally thank you for completing your enrollment and express my deep appreciation to the dedicated payroll supervisors and our third-party administrator, FTJ for their wonderful service.

To date, we only have very few members with claims codes for COVID-19 testing and limited treatment. Thank you for doing your part to stay healthy and not put yourself at undue risk for infection. My wife and I wear our masks in public everywhere we go. We will get through this pandemic, but it certainly appears it is going to take longer than anyone of us would like. I do know if I was still an active superintendent, I would be wondering what school will look like in the fall. Rest assured, your school leaders are working tirelessly to ensure the best plan is ready for you and your students. Whatever the plans are, the MEUHP and FTJ will be there to assist you with great information and service for your healthcare and benefit needs.

Your health and finances matter. I am excited about a new program **just approved** by the MEUHP Board of Directors. The **MEUHP Cost Saver (MCS)** - is a NEW member incentive program which can help you and the MEUHP. Here's how: The MEUHP is a self-funded health program. Your premiums and the district's premiums are the source of our revenue. And member claims are by far the major portion of our program's expenses. If we can lower our claims costs – and improve outcomes, all members benefit – including you! Sometimes this means traveling outside of your normal provider circle, which can mean additional expense. To offset your time and travel expense, the MEUHP is providing the MCS incentive to members who contact MEUHP first and have a qualifying medical procedure that can be scheduled with a qualifying provider. I can personally testify that by driving from southern Missouri to St. Louis and using BJC hospital providers, I have received better care at a lower overall price. A short preview of the program is included in this newsletter. We'll have more details for the back to school communications.

First Anniversary. 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.

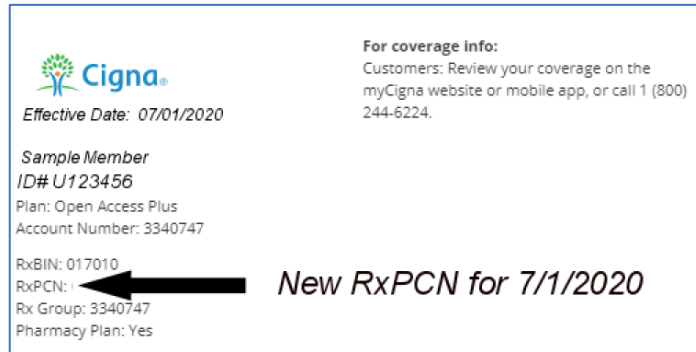
If you have a suggestion or idea for the MEUHP, please feel free to email at kcook@meuhp.com

A handwritten signature in black ink that reads "Kenneth W. Cook". The signature is written in a cursive style and is placed on a light-colored rectangular background.

Ken Cook
MEUHP Executive Director

NEW ID CARDS are here!

You should have received a new ID card in the mail recently for your MEUHP plan with a July 1, 2020 effective date. Please note that there is a new RX# on your ID card. In order to avoid any issues at the pharmacy, make sure you replace your old card with the new one. If you didn't receive it in the mail, you can download a temporary card and order a new one on www.mycigna.com. Be sure to give us a call at 800-821-7303 ext 1179 if you have any questions!



The advertisement has a blue background with a white speech bubble. The text in the speech bubble says: 'Call 816-489-8869 and I could save you money too!'. Below the speech bubble is a circular photo of Tracy Perkins. At the bottom left, there is a yellow box with the text 'Know before you go!'.

Know Before You Owe!

If you're planning on scheduling a procedure or test, the MEUHP has a new service available that could potentially save you money AND earn you MEUHP gift card incentives.

To learn more, contact Tracy Perkins and let her know the details of what you are planning on having done. If your procedure or test qualifies, she'll research facilities and provide a list that will qualify for the incentives.

If you choose to use one of the facilities on the list provided by MEUHP, you could earn \$125. If travel is required, you can earn additional incentives as shown below.

Less than 50 miles:	\$125
50-150 miles:	\$250
Over 150 miles:	\$500

This is a **VOLUNTARY** program that we hope can benefit you and your family. While routine office visits, well baby visits and preventive care are not eligible, many other tests and procedures will qualify! If you're interested in learning more, contact Tracy at 816-489-8869 or tperkins@ftj.com to **Know Before You Owe!**

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

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. So far we’ve had 2,000 responses and paid incentives of over \$5,500.

Here’s an excerpt from one of the “takeaways”:

“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.”

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

MOTIVATE ME Continues to Excel!

Our 2019-2020 Motivate Me program was a huge success – thanks in large part to the hard work of the MEUHP Superintendents, Payroll Supervisors and District Wellness Ambassadors. **Over \$500,000** was paid to MEUHP members for a variety of incentives including taking on line Health Risk Assessments, Physical Exams, Coaching programs and more.

We’re pleased to again offer [the MOTIVATE ME program](#) for the 2020/2021 Program Year. The incentives are the same as last year **PLUS one new \$250 incentive**.

EXPLANATION OF BENEFITS – Checking for errors can save you money!

Explanation of benefits		
for a claim received for _____, Claim # _____		
Patient's relationship to Subscriber: DEPENDENT		
Subscriber Name: _____		
Summary of a claim for services on February 17, 2020		
for services provided by _____		
Amount Billed	\$358.00	This was the amount that was billed for your visit on 02/17/2020.
Discount	\$136.04	You saved \$136.04. CIGNA negotiates discounts with health care professionals and facilities to help you save money.
What your plan paid	\$221.96	Your plan paid \$221.96 to _____.
What I owe	\$0.00	This is the amount you owe after your discount, your plan paid, and what your accounts paid. People usually owe because they may have a deductible, have to pay a percentage of the covered amount, or for care not covered by their plan. Any amount you paid since care was received may reduce the amount you owe.
You saved	100%	You saved \$358.00 (or 100%) off the total amount billed. This is a total of your discount and what your plan paid. To maximize your savings, visit www.myCIGNA.com or call customer service to estimate treatment costs, or to compare cost and quality of in-network health care professionals and facilities.

One of our MEUHP members recently reviewed her EOB from Cigna after a routine office visit and procedure and was surprised to see an unexpected high charge – all applied to her deductible. The MEUHP went to work and found a provider charge error and then worked with Cigna to make sure the claim was reprocessed correctly, saving the member over \$1,000.

This one example is not surprising. According to the American Medical

Association, **nearly 20% of EOBs have errors.** It's important to catch errors on your EOB so that you and the MEUHP don't end up paying higher provider charges. Mistakes can be as simple as human error or as complex as interpretation; some seem inexplicable. If you think there is an error on your EOB, contact us! If we can validate the issue and remove or reduce incorrect charges, **you can earn 10% of the amount saved – up to \$100!**


Schedule doctor visits or counseling appointments the easy way!

With your mycigna.com account, you can access virtual care right away. Once you select the button, you can connect to an on line doctor or schedule a visit with a licensed therapist. Don't forget the nurse line is also available 24/7! You can call **855-673-3063** to talk to a nurse for free!

Talk to a Doctor or Nurse 24/7

Connect anytime with a doctor or nurse using your phone, tablet, or computer.

Not sure? Talk to a nurse for free.
Call **855-673-3063**.



Coronavirus (COVID-19)

Use virtual care for symptoms related to COVID-19. Note that these doctors cannot offer or prescribe COVID-19 testing. You will need to enter a credit card and pay at the time of your visit. Any visits related to COVID-19 will have co-pays or cost-share waived and/or refunded.

Doctor Visit

Board-certified doctors and pediatricians 24/7

Talk to a Doctor

Use it for minor medical conditions such as

- ✓ Cold & Flu
- ✓ Sore Throat
- ✓ Pink Eye
- ✓ UTI (Female only)
- ✓ Sinus Infection
- ✓ Fever

MDLIVE for Cigna®

Counseling

Licensed therapists and psychiatrists available via appointment

Schedule a Visit

Therapy & medication management for

- ✓ Anxiety
- ✓ Depression
- ✓ Grief and Loss
- ✓ Sexuality
- ✓ Relationship Issues
- ✓ Psychiatrist can prescribe medication