

July 20, 2020 Newsletter for Administrators

Missouri Educators Unified Health Plan (MEUHP) Announces

Two New Incentive Programs for the 2020-21 Plan Year

As mentioned in our last newsletter, we are extremely pleased and excited about the value of our MEUHP Wellness and Incentive programs, both for our members and School Districts. Due to our excitement, **we have developed a one-page handout for you to present and use with your employees** at back to school meetings. Thank you in advance for your support to help promote these wonderful benefits, which can also help reduce total claim costs for everyone.

The purpose of our Incentive Programs is twofold. **First, we want to encourage members and School Districts to participate in Wellness Activities and Programs.** The earlier an illness is detected, the greater the chance of making a full recovery, or more effective treatment for better quality of life. Our focus from this standpoint is encouraging our membership to complete their Biometric Screening, Health Risk Assessment and Annual Well Exam or Physical. There is no cost to members for these three things, AND they can also earn up to \$150 in gift card incentives for completing these items.

The **second purpose of our incentive programs is to encourage members to use lower cost providers when possible.** The reality of healthcare is that not all healthcare is created equal and not all healthcare is the same price or the same quality. As the cost and complexity of healthcare increases, there is a real opportunity to control these costs through our two new incentive programs. These programs not only can help members lower their out of pocket expenses, they may also help your School District by lowering your claims, which in turn helps in keeping our rates affordable. Since MEUHP is a self-funded health program – we are all truly in this together!

Below is a list of all Member Incentive Programs. We are not including information on the **District Wellness Incentive Program.** You should already have information about this program, or you can request it from me or your Regional Director. **Over 60 MEUHP Districts participated in this program for our 2019-20 plan year!**

NEW! MEUHP Cost Saver Program

The MEUHP Cost Saver Program was recently approved by the Board of Directors. The purpose, as I outlined above, is to incentivize our membership to use lower cost facilities and providers, while still receiving quality care. Knowing that members may need to drive a distance to access a lower cost provider along with possible time away from work, a financial incentive structure was developed to encourage the member to consider using the lower cost facility.

Here's an example: Let's say a doctor orders a CAT scan with contrast of the Abdomen for a member. If the doctor is affiliated with a hospital, he may schedule it at the hospital. But as the patient, the member has the right to get that CAT scan from any qualified provider. Using this illustration, at the hospital the CAT scan may cost \$2,735 and at an independent facility, the same scan may cost \$250.



Using the schedule below, if the member chooses the independent facility and they must drive 104 miles to get there, the member is going to receive an incentive of \$250 for using the lower cost facility. In this example, everyone wins!

MEUHP cannot – and will not – dictate where a member receives care. However, if the member chooses to receive care from a recommended optional facility or optional provider, and if their procedure or treatment meets our criteria, they will receive an incentive based on the distance from their home address to the optional facility or provider.

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

Plus - if the procedure requires a one-night hotel stay due to the time of the procedure or travel distance, MEUHP will reimburse the member for their hotel stay as well, up to \$150.

Providing a full list of covered procedures and treatments is not practical due the thousands of medical procedure codes. But, here are a few examples: procedures like an MRI or PET Scan or other high-tech radiology, as well as surgeries that are non-emergency or elective in nature. Also, normal childbirth, heart, back, hip, shoulder, knee surgery, or even some types of cancer treatment. Of course, there are procedures that are not eligible, such as: wellness visits, well baby visits, and other wellness related visits. But we may consider a colonoscopy – depending on the location. Finally, if the member is already receiving care at a recommended facility or provider, they are not eligible, but we do appreciate their diligence in being a good healthcare consumer!

If a member thinks they might qualify for this new incentive for their future healthcare needs, they must **contact us before they schedule their procedure**. Members should contact **Tracy Perkins with Forrest T. Jones & Company at 816-489-8869 or tperkins@ftj.com**. The **Cost Saver application** is located on our website, www.meuhp.com, under the Resource Library tab. Or, contact Tracy and she will email you the form.



NEW! [Cigna Centers of Excellence](#) -

\$250 Incentive for members and covered spouses.

This is another new program approved by the Board of Directors beginning this current plan year. The purpose of the Centers of Excellence program is to encourage members to utilize a facility that combines excellent outcomes with reasonable cost. Although members can access Centers of Excellence for many related procedures, **the \$250 incentive is only for: orthopedic back surgery, orthopedic joint surgery, cardiac surgery, or childbirth.** This new incentive can only be used for one procedure per plan year.

 **Center of Excellence** for Joint Replacement
(Hip Replacement, Knee Replacement)

To access a Center of Excellence, log into mycigna.com and click on “Find Care and Costs. You can search for a doctor by Type, Name, Reason for Visit or by Locations. A drop-down menu of common searches will be listed. To get more specific, type your

procedure into the box provided and a list of hospitals will come up and a star beside “Center of Excellence” displays to those qualifying providers. **The Center of Excellence Incentive cannot be combined with the MEUHP Cost Saver Program listed above.**

2020-2021 MotivateMe Incentives



This is our member Wellness Incentive Program which has been modified over the past few years to encourage our members to schedule their annual preventive Physical Exam with their primary care physician. Evidence shows that catching an illness or disease early greatly improves the outcome and thus not only saves the member money in the long run, but may also help the member with a long, productive life. This year's incentives are as follows:

Online Health Assessment*	\$25 Member and covered Spouse
Biometric Screening*	\$50 Member and covered Spouse
Annual Physical <i>OR</i> ob/gyn visit	\$75 Member and covered Spouse
Healthy Body Mass Index, or Improve Weight by 10%	\$50 Member only
Talk to a Coach and Achieve a Health Goal	\$50 Member only
Centers of Excellence (NEW)	\$250 Member and covered Spouse
Maternity	\$150 1 st trimester OR \$75 2 nd trimester (Member or covered spouse)

*Gatekeeper goals – must be completed before other incentives can be earned. MotivateMe programs are available to you through mycigna.com or the mycigna app.

EXPLANATION OF BENEFITS Incentive - **Check and Save!**

Claims errors can be costly to members and the MEUHP. One of our MEUHP members recently

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	<div style="display: flex; align-items: center;"> <div style="border: 1px solid black; border-radius: 50%; width: 30px; height: 30px; display: flex; align-items: center; justify-content: center; margin-right: 10px;">100%</div> <div> <p>You saved \$358.00 (or 100%) off the total amount billed. This is a total of your discount and what your plan paid.</p> <p>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.</p> </div> </div>

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**. The most common error is on the amount the provider charges. It is

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!**

Monthly Wellness Challenge and Quarterly Challenges

Each month of the school year our Engagement Consultant, Daniel Puckett, sends out a communication geared toward a specific subject regarding healthcare, which is forwarded to employees of the district. Members who respond to Daniel with an important takeaway from the communication are entered to win one of 48, \$25 gift cards.


Each quarter of the year, Daniel puts on a challenge around weight loss, exercise, nutrition, etc. If you complete and win the challenge, you could win awesome prizes like apple watches, gift cards, etc.

Healthcare Designed for Your Life

The MEUHP has many ways for your staff to become engaged in health and wellbeing while earning dollars at the same time. For more information on any of these programs feel free to contact myself or your FTJ Regional Director.

Best wishes for the upcoming school year.

Sincerely,



Ken Cook
Executive Director

