



Missouri Educators Unified Health Plan A Missouri Non-Profit Corporation
www.meuhp.com For Schools, By Schools™

January 2023 Newsletter

Executive Director Update

I trust that you had a restful Christmas Break and the start of 2023 has been great for you and your school district.



As I always do, I am starting this newsletter with our current financial information. As of January 12th, the MEUHP had a cash balance of \$4,996,361 in our bank accounts, which I manage for our Board of Directors and all Districts. The program has earned a 4th quarter Pharmacy Rebate that I expect to be more than \$650,000 payable in March, which brings our total assets to approximately \$5,646,361. This amount is comparable to the amount that I shared at the Payroll Supervisors Meetings, back in early December.

At the end of the calendar year, we expect our balances to drop a little as some members received needed care before deductibles and out of pocket maximums reset. The good news is that our incurred claims report also shows the expected decrease in utilization we typically see at the start of new calendar year. Although our balances have dropped from earlier in the fall, the program is still running comfortably above our required minimum reserve we need to maintain as a self-funded program.

We have started renewal season with a Zoom Board meeting on January 10. Your elected Board of Directors will meet several more times during January and February and will set renewal rates in late February as usual. At our meeting on January 10th, we heard a preliminary report from our new independent actuary, Mr. Bryan Miller. The Board contracted with Actuarial Resource Corporation (ARC) last summer, for actuarial services, and ARC has assigned Mr. Miller as our independent actuary. While Mr. Miller does other work for ARC, he is dedicated to our program and does not do actuarial work for any other Missouri School District health brokers or health programs. At that first meeting, Mr. Miller gave a general overview of his work in preparing for renewal and shared some very preliminary information with the Board of Directors. In addition to our Board meetings, I keep the Board updated with weekly updates so they are prepared to make good decisions for all members and the future of the program.

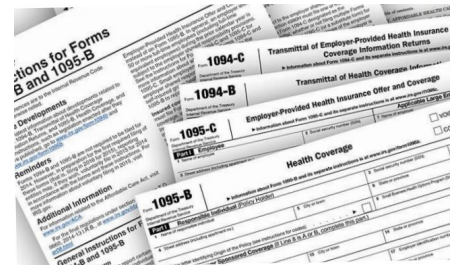
I hope that you will take time to review the rest of this newsletter which highlights our comprehensive benefits and wellness services that are so important to your staff members in today's high stress public education environment. Thank you, to all members and especially to our superintendents and payroll supervisors for your support.

Sincerely,

Kenneth Cook, Executive Director
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kcook@meuhp.com

NEW ACA Form Filing Benefit for MEUHP Districts from AFComply®

MEUHP recognizes the recent increase in IRS scrutiny of ACA forms for all employers and has proactively engaged the services of AFComply® ACA Reporting Services to assist with these compliance questions and filing forms 1095C & 1094C for **Districts with 50 or more full time equivalent employees.**



This **new and free service** for MEUHP Districts was announced in late November and at the Fall payroll supervisor meetings – with a December 15th deadline to contract for services for 2022 ACA form filing. 28 MEUHP Districts have contracted to take advantage of the new service, provided by American Fidelity Administrative Services.

AFComply® ACA Reporting Services are designed and programmed to automatically assign correct codes for Forms 1095C and 1094C by assessing and aggregating the data submitted by you from your payroll and HRIS software. No longer will you need to spend long hours reading complex instructions, completing tedious forms and reviewing countless videos. AFComply will take care of that for you, distribute the forms to your employees and electronically file with the IRS.

For MEUHP Districts with less than 50 FTE employees - AFComply® will also assist with consulting services for 1095B & 1095C reporting during the January 18 and 19th meetings. If you have questions about this new service, please contact:

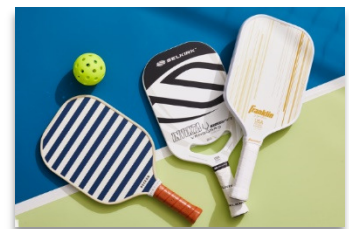
Monica Schermier Pritz Specialist, Healthcare/ACA Consultant
574-220-7331 or by email: Monica.schermier.pritz@americanfidelity.com

Massage Chairs. Pickleball Equipment. Monthly Challenges.

These are a few of the healthy ideas MEUHP Districts are using their District Incentive funds – provided by Cigna’s Corporate wellness funds.

Massage chairs are frequently mentioned as an item districts have purchased or are considering purchasing for their staff members. This is a great way for staff members to take a break from the pressures and enjoy a relaxing escape – if only for a short time. Costs vary but there are some affordable ones available.

Sherwood Cass recently invested in pickleball paddles and nets for staff members to get some exercise after school – the cost? A little under \$300!



Fulton invests in monthly prizes and challenges for their staff.

An example is the personalized tumblers shown to the left.

This month they are soliciting healthy recipes to share among the staff members – with a chance to win \$50 gift cards from those who enter. A few more low cost ideas to get the staff involved!

Whether you’re investing in healthy activities for the mind or the body, MEUHP is proud to offer funds for each district through the District Incentive program. If your Wellness Committee has creative ideas to share with other MEUHP Districts, please let us know.

Fall Payroll Supervisor Meetings and Appreciation Luncheon



Over 80 MEUHP payroll supervisors and superintendents attended the fall update meetings and appreciation luncheons hosted by MEUHP and FTJ. Ken Cook, MEUHP Executive Director, attended all the regional meetings to give an update on the financial status of the MEUHP as well as the announcement of the new AFComply® benefit the Board approved for all MEUHP districts. Other agenda items included:

- Cost Saver and Wellness Update
- New Hire Onboarding & Retiree Offboarding
- Qualified Events and Documentation
- Payroll upload availability
- Medicare Resources for those aging into Medicare
- **New Good Rx Benefit** effective 1/1/2023

To show our appreciation for all the MEUHP Payroll Supervisors, a nice luncheon was served at each meeting. They help to make the MEUHP a success in so many ways - each and every day!

Quest – MEUHP Partnership is a success!

Since 2017, MEUHP has teamed up with Quest and Cigna to bring on site screenings to our districts at no charge. With just a handful participating the first year, over 70 districts have held screenings or are scheduled to have screenings through Quest so far for this plan year.

One of the screeners, Michelle Holicky, has been assigned to many MEUHP districts over the years and is a big MEUHP fan. With her upbeat attitude and attention to detail, Michelle has been a great resource for thousands of MEUHP members.

“Knowledge is half the battle” says Michelle. She said she has seen both incredibly high blood pressure numbers and blood sugar levels so high, they are literally off the charts. “Blood pressure is the silent killer. With numbers out of control, it can lead to all sorts of kidney and heart disease as well as diabetes.”

She said she recently returned to a school she worked last year and one of the teachers remembered her. The teacher told her “You literally saved my life.” Michelle has learned a lot about the MEUHP programs and the incentives available too. **“What the MEUHP is doing to bring these screenings on site is so important** – making sure they have the knowledge to help prevent a more serious illness is well worth the time and investment.”



Michelle Holicky of Quest and Dylan Albertson of FTJ at a screening at Winston School District

MEUHP Wellness – Working for You

In today's education environment where recruiting new employees and retaining quality employees is extremely important, the MEUHP is helping our member Districts by providing benefits that employees want and need. The MEUHP continues to be proactive to help you and all members save money and live healthier, more active lives. Our many wellness benefits include:

Cost Saver – helping educate members on lower cost options and earn incentives on many non-emergency elective healthcare procedures. So far this plan year, we've had 46 cost saver incentives processed, approved and paid to MEUHP Members with over \$350,000 savings to the MEUHP.

MotivateMe Incentives – MEUHP continues to bring healthy resources and incentives to our membership through the MotivateMe program. For this plan year, over \$255,000 has been earned by MEUHP members. 75% of the MEUHP membership has earned one or more incentives through the MotivateMe program.

Employee Assistance Plan – free Behavioral Health Benefits and free EAP webinars. Members and their family can access a variety of resources to help with mental health through this program.

District Wellness Programs and Incentives – including Quest onsite biometric wellness events. We've had 70 districts who have or have scheduled on site screenings and 20 Districts who have qualified *for all the incentives* available through this program.

Personalized service from an MEUHP Regional Director who visits your district regularly.

RX Benefits second to none! No Cost maintenance medications for individuals on Health Savings Account plans. – [updated lists for January 2023](#). **Good Rx (NEW BENEFIT)** lowest pricing on most generic medications also effective January 1st, 2023.

We all have a vested interest in the long-term success of MEUHP!

For Schools, By Schools™ Health Insurance and Employee Benefits for Missouri Public Schools from the MEUHP



Original 2009 MEUHP Incorporators (from left to right)

Kenneth Cook, Superintendent, Malden R-I
Jim Ruse, Superintendent, Gallatin R-V
Jerry Noble, Superintendent, Kennett 39

From its incorporation in 2009, the MEUHP has been dedicated to providing quality health benefits for our member Districts and their staff members.

What makes our program different? The statewide structure of the MEUHP allows for strength in numbers, leadership and teamwork from all regions of the Show-Me state. The MEUHP Board of Directors is made up of superintendents elected by member school districts, one from each region, who negotiate and work directly with our broker/plan administrator and the MEUHP insurance carrier.

The Board is charged with choosing the plans to be offered, setting budgets, and ensuring our health program is run efficiently and fairly for the members. **In short, the MEUHP is for school districts—run by school districts.**