

# Missouri Educators Unified Health Plan

A Missouri Non-Profit Corporation

[www.meuhp.com](http://www.meuhp.com)

"For School Districts, By School Districts"



## September, 2012 Newsletter

### President's Update

September 10, 2012

Dear MEUHP Member:

The start of another school year. As an administrator, this is my favorite time of the year. It's a fresh start for everyone collectively in our districts to do our best to make sure our children are receiving great educational opportunities. We all know how important our teachers and support staff are in serving our students. Their mental, physical, and financial health need to be as strong as possible so they can excel every day. To support this important objective, your MEUHP Board of Directors meets regularly and we remain focused on our core mission of providing quality, affordable health insurance plans combined with great personal service--for the benefit of our staff and retirees.

Your Board of Directors had a very productive meeting this summer, meeting jointly with our plan administrator, Forrest T. Jones & Company (FTJ). Our agenda was full and included reports and discussions on a variety of timely topics, including:

- **Welcoming our three new Board members:**
  - John James-NW (Mid-Buchanan)
  - Sherry Burns-SC (Naylor)
  - Kevin Goddard-SW (Sarcoxie)
- **July 1, 2012 Renewal results:**
  - 103 districts and over 10,000 members (100% retention).
  - 7 new district members with over 800 new lives.
  - Lower statewide premium increase for third renewal in a row.
  - 50%+ participation in Consumer Driven plans compatible with Health Savings Accounts.
- **MEUHP corporate financials** reflecting our non-profit corporation membership dues and expenses.
- **Health Care Reform Update** (Patient Protection & Affordable Care Act):
  - The MEUHP continues to be on target for all national Health Care Reform compliance regulations.
  - The MEUHP continues to apprise members of important action items.

- **Recruiting NEW member districts:**
  - How the MEUHP can better accommodate entire consortiums joining us.
  - January 1 & July 1, 2013 Membership opportunities for standalone districts.
- **Plan performance**, which continues to be solid and steady on all fronts.
- **Long range strategic planning.**
- **Upcoming fall Regional meetings** to provide updates to members.
- **Benefit trends** and new plans to consider for the future.

At our next MEUHP Board meeting in October, we will begin working on our long range strategic plan and preparing for the 4th renewal of our program next July. We continue to be proactive knowing there will be much to plan for, including the continued effects of Health Care Reform changes/implementation on our program. We want your input as well. We hope you will attend your upcoming Regional meeting, or feel free to contact me or your Board representative anytime.

**In summary, the MEUHP doesn't plan on standing still anytime soon.** We continue to strive for positive growth. We are already by far the largest statewide health insurance program for Missouri school districts. But, our goal (our shared vision) is to grow to over 200 member districts and over 20,000 members covered. How can we all work together more effectively to accomplish this goal? *One discussion at a time.* Let's continue to talk to our peers about the importance of our unified efforts. Information on our mission and organization is just a click a way at [www.meuhp.com](http://www.meuhp.com).

Sincerely,

Ken Cook  
MEUHP President  
SE Region Board Member (Malden R-I)

## **MEUHP Walking Works for Wellness Program is Off and Running!**



The Walking Works for Wellness program is well under way. It's free, easy to set up and requires no ongoing district administrator maintenance! There is also a Regional contest among "participating" Regional districts, with a \$1,000 prize drawing in each of the eight MEUHP Regions.

A [Packet of Walking Works](#) promotional material (including the Mystery Quiz) was mailed to each MEUHP member district the week of September 5. For electronic details, visit [www.meuhp.com](http://www.meuhp.com) and click on the Walking Works tab. You can also contact MEUHP Walking Works Coordinator, Missy Maxwell, (800) 821-7303, ext. 1179, or email [mmaxwell@ftj.com](mailto:mmaxwell@ftj.com). Missy be glad to explain the program as well as run district level reports to show which staff members have signed up as well as a "top walkers" report.

September is also [National Cholesterol Education Awareness Month](#). Send a quick update to your staff by simply directing them to your district's benefits home page at [www.ftj.com/moed](http://www.ftj.com/moed) or to the link on the Wellness tab on the MEUHP website at <http://www.meuhp.com/information/meuhp-wellness.aspx>.

Have a safe and healthy fall.

Forrest T. Jones & Company  
MEUHP Plan Administrator  
[info@meuhp.com](mailto:info@meuhp.com)  
800-821-7303, ext. 1179

**PS: CLUE to the fourth question on the Walking Works Mystery Quiz below.**

## **NEW IRS LIMIT ON FLEXIBLE SPENDING PLANS 1-1-13**

As one new portion of the Patient Protection and Affordable Care Act, beginning January 1, 2013, *the IRS maximum for flexible spending medical accounts will be capped at \$2,500*. The new maximum will go into effect on your Section 125 cafeteria plan renewal date on or after January 1, 2013. Most of the MEUHP School Districts' flexible spending plans renew on July 1 or October 1.



If your District has selected an amount over \$2,500, your Plan Document and Summary Plan Description will be amended to show the new maximum on your renewal date. (We currently have 28 Districts who will be affected by the new limit.) All employees will be notified during the enrollment of the new maximums. This new maximum will also affect the "*Limited Expense*" flexible spending plans. As a reminder, the limited expense plans are designed specifically to compliment HSAs, allowing only for out of pocket dental and vision expenses to be covered.

If your District's maximum for unreimbursed medical expenses is already at \$2,500 or lower, **no changes** will be needed to your plan. If you have questions, please contact your FTJ Regional Director, or Tim Cox, at (800) 821-7303, ext. 1158.

## **New Health Savings Account Maximums for 2013**

The IRS has announced the new HSA maximums for 2013.

Our **HSA Guide** has been updated with the new limits.  
HSA contribution limits:

- Individuals (self-only coverage) - \$3,250 (up \$150 from 2012)
- Family coverage - \$6,450 (up \$200 from 2012)

High Deductible Health Plans (HDHP) minimum required deductibles:

- \$1,250 for self-only coverage
- \$2,500 for family coverage

Out-of-pocket maximum:

(Out-of-pocket expenses include deductibles, co-payments, and other amounts, but not premiums)

- \$6,250 for self-only coverage
- \$12,500 for family coverage

The catch-up provision for those 55 and over remains the same: \$1,000. The catch-up can be made any time during the year in which the HSA participant turns 55.

## **Anthem Care Comparison for Health Care Quality and Price Information**

Wondering how much a hip replacement costs? Curious about the cost of a CT scan, or another medical procedure?

[Anthem Care Comparison](#) is a great tool to help you compare quality and/or costs on up to 102 procedures. This tool is available to all members who have their Anthem online username and password at [www.anthem.com](http://www.anthem.com). If you and your employees need help registering to set up your online account, this [flier](#) will help. Or, simply call the MEUHP service team at FTJ at (800) 821-7303, ext. 1179, or email [info@meuhp.com](mailto:info@meuhp.com).

Anthem Care Comparison is easy to use and provides quality and cost information for common elective procedures (e.g., hip replacement, cataract removal, M.R.I., etc.). Anthem Care Comparison also helps members learn how to use the information in their decision-making process. Procedures listed under Inpatient Services provide quality information; while those procedures listed under Diagnostic or Outpatient Services provide cost information.

Anthem Care Comparison collects the data from a number of qualified sources, including state and federal agencies; Medicare and Medicaid initiatives; and industry patient safety surveys. Some information is reported directly by the hospitals, and some is reported by outside parties. As more data is collected, the tool will become even more robust.

Use the [Anthem Care Comparison](#) flier with your staff to learn more about this valuable resource. **The more your employees know about healthcare cost and quality, the more they may be able to save--helping themselves and all MEUHP members!**

