

## The Impact of Health Care Reform on MEUHP Members

Mark Iglehart, Forrest T. Jones & Company

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**What is the impact of the Affordable Care Act (ACA) on members of the Missouri Educators Unified Health Plan (MEUHP)?** That's a BIG question—especially with the November elections hanging in the balance. We've all heard the mantra...repeal, partial repeal, delay and/or deny tactics, both at the federal and/or state levels. Some sources are even encouraging employers to consider dropping health insurance, forcing their employees to navigate the ACA currently mandated state exchanges or be forced into Medicaid. Yes, there are many unknowns, including whether Missouri will even participate in ACA option of expanding Medicaid eligibility.

**The fact of the matter is that almost everyone has been gearing up for Health Care Reform** for years because out of control health care costs have been a constant for many decades, and insurance rates mostly mirror provider costs. From its inception in 2009, the MEUHP has been on the cutting edge of reforms. The MEUHP provides a transparent and responsive chassis for small and medium sized districts to have access to the same options, efficiencies and strategies that are designed for large employer groups. This allows all MEUHP members to work together to be proactive in maintaining quality and stability as everyone heads into unknown territories of Health Care Reform.

**Looking back.** For the July 1, 2012 MEUHP renewal, the ACA added 1.2% to the MEUHP overall premium. New red tape and enhanced 100% preventative care benefits were drivers. 1.2% was actually on the low end of ACA industry trend numbers, in part because over 40% of the members were already covered on a Consumer Driven Health Plan with 100% preventative care benefits.

**Looking forward.** ACA regulatory inflationary pressures will likely continue. Healthcare Providers and Health Plans have new technology requirements and a variety of new taxes and fees to account for in the future. Additionally, expanded women's 100% wellness benefits will be available to all female MEUHP members beginning the July 1, 2013 renewal, to include

- FDA-approved contraception methods and contraceptive counseling
- Breastfeeding support, supplies and counseling
- Screening and counseling for interpersonal and domestic violence

**Cost and Quality.** It only makes sense that healthcare providers will continue to negotiate for larger fees for private payers—primarily people with their own health insurance as the government attempts to tighten the screws on Medicare and Medicaid provider reimbursement rates and increase regulations. Increasingly, Employers will depend on insurance carriers to negotiate reasonable provider fees on their behalf to hold the line on escalating cost.

**Access to Care.** There have been a number of articles written about the increasing levels of dissatisfaction in the ranks of doctors and the growing shortage of primary care physicians. Patient loads are likely to increase as well with the coming waves of newly insured Americans. Some doctors are already moving into Concierge Practices where patients pay an annual fee for preferred scheduling and more tailored care services. Thankfully, this trend hasn't gained too much momentum and most Americans do not have to endure the waiting times many Canadians or Europeans already face for many treatments.

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**What will the impact of the Affordable Care Act be on your district and you personally?** Although no one knows how it will ultimately play out, we do know that personal wellness and consumerism are leading the way to a natural evolution of grassroots reforms. More importantly, it's a positive trend that can't be knocked for its ultimate goal: helping people live healthier and more prosperous lives. And the members of the MEUHP are leading the way!

**In three short years, participation in Consumer Driven Health Plans in the MEUHP has grown substantially, from 15% in 2009, to over 50% of the 10,000 MEUHP members in 2012.** The bottom line is that these plans still provide great access to world class healthcare, but keep more money in member's pockets, thus helping reduce expenses for the entire plan. Four main reasons for the substantial increase in popularity of MEUHP Consumer Drive Health Plans are:

- ✓ lower premiums,
- ✓ improved member education, at the grassroots level and online,
- ✓ embedded financial wellness incentives, and
- ✓ tax advantages for health savings account contributions and balances.

**With all of the uncertainty of the healthcare marketplace and the importance educators place on quality health insurance benefits,** it is more imperative than ever that Missouri school districts stay unified for strength, stability and service.

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**About the MEUHP, Inc.** The MEUHP is a non-profit corporation which was formed by school districts - for school districts in 2009 with 78 inaugural school district members. The MEUHP goals are:

1. To promote fair and stable health insurance rates for our members while maintaining quality health benefits and services.
2. To offer our members a variety of traditional and consumer driven health insurance benefit options.
3. To increase our membership to help spread risk and increase economies of scale.

The MEUHP Board of Directors is comprised of eight superintendents, with one elected by their peers from each MEUHP Region. In addition to working on wellness initiatives and maintaining quality, affordable health insurance plans, **the MEUHP continues to monitor Health Care Reform and communicates regularly with member districts.** For more information on the MEUHP visit [www.meuhp.com](http://www.meuhp.com).