



EDUCATORS HEALTH ALLIANCE

Participation. Collaboration. Cooperation.

In this issue:

- EHA Selects BCBSNE as Insurer
- School Groups Approve EHA Health Insurance Rates
- Defy Gravity with EHA Wellness
- Five Tips to Avoid Holiday Weight Gain
- A New and Innovative Way to Access Health Care 24/7/365!

Issue 13

A Publication of Educators Health Alliance

November 2016

Educators Health Alliance Selects Blue Cross Blue Shield of Nebraska as Insurer

Competitive Bid Process for Health Insurance Program Leads to Selection

August 26, 2016 – The Educators Health Alliance (EHA) Board of Directors at its August 25, 2016 meeting approved a resolution selecting Blue Cross Blue Shield of Nebraska as the insurer for the EHA program for September 1, 2017 to August 31, 2018 plan year.

The EHA released a request for proposal (RFP) on March 29, 2016. Competitive bids were submitted by three insurers with the scope and capacity to insure the EHA program. The EHA's decision is made after the completion of a comprehensive review of the bidding insurers' capabilities, products, and costs.

The EHA engaged its consultant, Actuarial & Health Care Solutions, as

well as Buck Consultants in the evaluation of the bids. This team utilized experts in health insurance, actuarial science, pharmacy, medical management, and customer service in the evaluation.

The EHA plan's insurance coverage includes more than 80,000 education employees, early retirees, and their dependents in more than 400 school groups. The statewide health care network was formed 45 years ago. A 12-member board representing Nebraska State Education Association, the Nebraska Association of School Boards, and the Nebraska Council of School Administrators governs the health care plan. □

School Groups Approve EHA Health Insurance Rates

October 26, 2016 – Premium rates for the health insurance plan used by nearly every Nebraska school district will rise by 7.99 percent next year, following action by the Educators Health Alliance (EHA), a consortium of three statewide public school education groups that manages the plan.

When the 2017-18 plan year opens September 1, 2017, it will mark the 15th consecutive rate increase of less than 10 percent, said Neal Clayburn, chair of the EHA Board of Directors. In seven of the past eight years, the rate adjustment has been less than 5 percent.

The rates agreed to by the EHA board are for the Blue Cross and Blue Shield of Nebraska (BCBSNE) health care plan used by more than 400 public school district and affiliate groups in the state. The plan is governed by the Nebraska Association of School Boards, the Nebraska Council of School Administrators and the Nebraska State Education Association. More than 80,000 Nebraskans are covered by the plan, making it the largest health plan in the state.

The increase applies to all EHA Medical and Dental plan options. Rate increases in the previous three years were 4.9 percent, 1.91 percent; and 2.30 percent. By comparison, the State of Nebraska employee health insurance plan has had Medical rate increase of approximately 8 percent, 11 percent and 10 percent in 2016, 2015 and 2014, respectively.

The 2017-18 plan has no increase in medical deductibles and other copays. "The EHA Board is pleased that we were able to achieve the renewal without requiring increases in member out of pocket costs," said Clayburn. "Further, the EHA is adding two additional deductible options to the program which would allow local schools and their employees to choose to lower the rates by increasing the deductible."

The EHA was able to save approximately \$2 million per year by making changes to the network of pharmacies for the prescription drug benefit. This decision included a comprehensive review of the new network of pharmacies to make sure members will have adequate access to an in-network pharmacy. The savings will be achieved by retaining Walgreens and all other prescription providers currently in the network. However, two pharmacy chains – Target and CVS – will cease to be in the network effective September 1, 2017.

Additionally, the Dental benefits have been updated. The new benefits provide greater emphasis on more coverage of preventative care and, in order to keep the plans cost neutral, add limited copayments for other services.

"The EHA Board's strong management of the plan and judicious use of health care benefits by plan members have worked to keep plan costs stable," said Clayburn. "All involved have worked hard to help our plan avoid the huge spikes in premium costs that other plans have experienced."

"The EHA wellness program has also been instrumental in improving the health and wellness of EHA covered employees," said Beth Kernes Krause, EHA vice chair and Auburn Public Schools Board of Education member. "The wellness plan continues to expand and is now adding options for individuals and school groups to earn financial incentives for achieving goals set by the program."

Jack Moles, EHA secretary and Superintendent of Johnson County Schools, noted the program completed a competitive bidding process for selecting the insurer for the 2017-18 year, which provides the EHA assurance that it has the most competitive costs and services available.

"Good management by BCBSNE, and collaboration of the three education stakeholders keeps the plan vibrant and effective," said Moles. "All should be applauded for their effort."

The statewide health care network was formed 45 years ago. A 12-member board representing Nebraska State Education Association, the Nebraska Association of School Boards, and the Nebraska Council of School Administrators governs the health care plan. □



Get up-to-date EHA updates by following me on Twitter @EHAGregLong1



EDUCATORS
HEALTH
ALLIANCE

Participation. Collaboration. Cooperation.

Greg Long

EHA Field Representative

P.O. Box 82003 | Lincoln, NE 68501-2003

1-866-465-1342 Toll Free | 402-440-1358 Cell

greg@ehaplan.org | ehaplan.org

Participating Organizations



Defy Gravity with EHA Wellness

Take a stand for your health!

Compared with our parents or grandparents, we are spending increasing amounts of time in environments that not only limit physical activity but require prolonged sitting – at work, at home, and in our cars and communities. Worksites, schools, homes, and public spaces have been (and continue to be) re-engineered in ways that minimize human movement and muscular activity. These changes have a dual effect on human behavior: people move less and sit more.

Societal indicators of reductions in human energy expenditure and increases in sedentary behavior during the past several decades are particularly striking. In 1970, 2 in 10 working Americans were in jobs requiring only light activity (predominantly sitting at a desk), whereas 3 in 10 were in jobs requiring high-energy output (e.g. construction, manufacturing, farming). By 2000, more than 4 in 10 adults were in light-activity jobs, whereas 2 in 10 were in high-activity jobs. Moreover, during the past 20 years, total screen time (i.e. using computers, watching

television, playing video games) has increased dramatically. Now, the overwhelming majority of working adults sit and use a computer on the job.

There is new evidence that too much sitting (also known as sedentary behavior – which involves very low energy expenditure, such as television viewing and desk-bound work) is adversely associated with health outcomes, including cardio-metabolic risk biomarkers, type 2 diabetes and premature mortality. More importantly, exercising has not been shown to reverse the effects of sitting.

The December EHA Wellness Challenge, Defy Gravity, is a perfect way to stand up for your health. During the month of December, participants are encouraged to

- Take a standing break at least once an hour during the workday and
- Obtain at least 30 minutes of activity daily.

Sign up today at www.ehawellness.org. If your school or group is not currently participating in the EHA Wellness Program, contact us today at 402-614-0491 or contact@ehawellness.org. □

Five Tips for Avoiding Holiday Weight Gain

We're coming up on the holiday season and with all of the festivities comes lots of delicious food and treats. It can be hard to make the healthy choices all of the time – sometimes there aren't any healthy options on the table! The following tips can help you slide through the holiday party seasons and end up starting 2017 without any extra pounds. And, check out the EHA Wellness challenges to keep your eating and exercising on track.

1. Eat before the party. Grab a 100- to 200-calorie snack to take the edge off your hunger so you aren't ravenous when you arrive.

2. Stop tasting the cake batter and cookie dough! Bake to your heart's desire, but avoid licking the spoon – those calories can add up quickly.

3. Do stay active, but don't use it as an excuse to eat double portions. The "I ran an extra mile so I can have an extra piece of pie" reasoning often results in added weight gain as

we tend to overestimate the calories we burn and underestimate the calories we eat.

4. Don't beat yourself up over one overindulgence. It's nearly impossible to put on a substantial amount of weight from, say, the turkey dinner with all the trimmings. Just be sure to make mostly healthy choices the following day.

5. Don't skip meals. Eating every four hours throughout the day will keep your metabolism in high gear and skipping meals just makes you eat more at the next meal. □

A New and Innovative Way to Access Health Care 24/7/365!

Blue Cross Blue Shield of Nebraska (BCBSNE) believes in the importance of providing options to help you access affordable and immediate health care. That is why we are delighted to offer telehealth to our members.

Telehealth Services – How does it work?

Telehealth is an innovative patient consultation service that lets you connect with a U.S. board certified, licensed and credentialed doctor quickly and easily using your computer, tablet or phone. It's easy to use, affordable, private and secure.

Rather than having to schedule a doctor's appointment and travel to and from the doctor's office, telehealth lets you interact with a doctor at your convenience for common conditions, such as:

- sinus infection • cold • flu • fever • rash
- abdominal pain • pinkeye • ear infection
- migraine • sore throat

Board-Certified Doctors Who provides telehealth services?

Blue Cross and Blue Shield of Nebraska provides telehealth services through American Well®, also known as Amwell, the industry's leader in telehealth solutions. With Amwell, you can register for free, and the cost per visit is less than the cost of an in-person doctor office visit.

Amwell offers:

- A choice of trusted, U.S. board-certified doctors
- Access to a licensed physician via computer, tablet or phone
- Consultation and diagnosis for common conditions, including e-prescriptions to your pharmacy of choice (when appropriate and where allowed*)

Convenient and Easy

You never know when you may need a doctor.

Telehealth can be used any time, day or night. It's perfect when your doctor's office is closed, you're too sick or busy to see someone in person, or even when you're traveling.

Register Now

There are three easy ways to register:

- Download the Amwell app on your mobile device from the Apple App Store or Google Play
- Visit nebraskablue.com/telehealth
- Call toll-free 844-SEE-DOCS (844-733-3627) When prompted, enter Service Key BCBSNE to get the Blue Cross and Blue Shield of Nebraska member rate. □