



# EDUCATORS HEALTH ALLIANCE

Participation. Collaboration. Cooperation.

Issue 3

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## Access to Health Care Expands Opportunities for Young Adults

BY STATE SENATOR SUE CRAWFORD, Nebraska's 45th District

The Educators Health Alliance has been hard at work helping schools in Nebraska to comply with changes in health care insurance brought about by the Affordable Care Act (ACA). This year I have had the honor of working with my fellow Nebraska Senators to pass legislation to prepare our state to comply with the ACA and to take advantage of opportunities that the ACA provides. For example, we passed a bill that creates an independent and evidence-driven appeals process for patients who are denied coverage for a health procedure, which was prodded by requirements in the ACA.

This year was my first serving the state in the Unicameral. However, it is my 19th year working with college students from Nebraska and young people who come to our state to attend college. I see firsthand how changes in the Affordable Care Act open opportunities for these young adults. For starters, college students can now enroll in courses and make changes in their schedules without worrying about the former 12-credit-hour rule. Students who need to take fewer hours to work their way through school and students who face some crisis and need to drop a class or two do not have to worry about getting dropped from their parents' insurance. We no longer have to adjust academic advising to fit insurance rules. The option for parents to keep dependents on a family plan through age 26 provides a way for many parents to help young adults complete graduate degrees or get new businesses up and running.

Other provisions in the ACA provide protections that also open opportunities for our young adults. In 2010, nearly 1 in 6 insured young Ne-

braskans aged 18 to 24, or 29,000 individuals, had a pre-existing condition that could have resulted in a denial of coverage in the pre-ACA market.<sup>1</sup> Protections against denial of coverage due to pre-existing conditions allows all Nebraskans, including our young adults, the ability to switch jobs regardless of their previous health status. Overall, health insurance changes as a result of the ACA allow young people in Nebraska to seek career, educational, and entrepreneurial opportunities with much greater freedom than before. So often before the ACA I heard young adults with the passion and energy to start new businesses and take career risks, talk about postponing these plans because of the need to get a job with health benefits. I look forward to seeing the results of these new opportunities for Nebraskans springing up in our communities across the state.

There has been much speculation about whether young adults will take advantage of the opportunities to purchase insurance on the Marketplace. Participation rates by young people for several Nebraska companies indicate young adults will enroll in health plans if they are available and they can afford it. Exchange subsidies will help to make plans affordable<sup>2</sup> for young adults beginning their careers regardless of whether they choose to work in an organization that provides health insurance coverage or a small startup. The ACA allows individuals under 30 to purchase high-deductible plans, which will provide an even more affordable option. These plans include coverage for preventive health care, so the health coverage will help young adults stay healthy as well as protect them from catastrophic health conditions.

The opportunities for Nebraskans who want to take the risk to start a small business or who need to work part-time to further their education or help care for their families could be expanded even further if Nebraska chooses to take advantage of provisions in the ACA that allow states to create plans that give low-income individuals access to health care insurance. Federal money exists to create a state program to serve this population. A bill to establish a state plan for low-income individuals did not get enough support to pass in the 2013 session. Expect keen debate on this question in our 2014 session. I appreciate the work of EHA to provide health insurance options to meet the needs of those who serve our public schools. I will continue to work with colleagues in the Unicameral to develop state policy that sets the stage for all Nebraskans to have options for a healthy future. □

<sup>1</sup> Families USA. "Help for Nebraskans with Preexisting Conditions." Health Reform: A Closer Look. May 2010. <http://www.familiesusa.org/assets/pdfs/healthreform/preexistingconditions/nebraska.pdf>

<sup>2</sup> Ruggles, Rick. "Young Workers Eager to Learn What Obamacare Can Do for Them." *Omaha World-Herald*. 15 September 2013. <http://www.omaha.com/article/20130915/LIVEWELL26/130919134>

### Disclaimer Notice

The EHA invites guest writers to give independent points of view on health care related issues. These articles are intended for educational use only for our readers. All verification of information is the responsibility of the author and not the Educators Health Alliance. It is posted with the understanding that the EHA is not engaged in rendering legal advice or supporting political positions.

## Participating Organizations



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## EHA Wellness

**Wellness Program Administrator: Howie Halperin**  
**Wellness Coordinator: Linda Kenedy, M.A.**

## Super Salads

**H**ave you had your salad today? Eating salad almost every day may be one of the healthiest eating habits you can adopt – if you leave off the cheese and bacon bits!

Eating salads is a convenient way to work in a couple of servings of vegetables and/or fruit. Green salads are on the menu of almost every restaurant and you can even buy a side salad for a buck at many fast food chains these days. And you can make a green salad at home in 5 minutes – just stock the fridge with a bag of pre-washed greens (the darker the green the better), carrots or other favorite veggies, walnuts or almonds and a bottle of light salad dressing. With lots of colors and textures, salads are cool, crunchy and fun to eat. Get the kids involved by picking out favorite, or new, vegetables and fruits to add. You'll be sur-

prised at the yummy combinations you can come up with!

The October EHA Wellness Program, Super Salads, focuses on helping you get into the habit of eating healthy salads every day. Everyone who signs up for the program will receive a salad to go container that will make it easy for you to take your greens on the go. Registration opened September 1 – register any time by going to [www.ehawellness.org](http://www.ehawellness.org). If your school or group is not currently participating in the EHA Wellness Program, send an email and we'll help you get started.

Start the school year off making healthy choices – your body will thank you! ☐

[contact@ehawellness.org](mailto:contact@ehawellness.org)

## Sleep...the Best Medicine

**W**hile many of us are aware that we need to make healthier choices when it comes to our eating habits and exercise, we often don't realize the importance of regular sleep. Did you know that poor sleep or lack of sleep can lead to...

- Impaired cognitive functioning, meaning we don't think as well?
- Irritability, headaches, and muscle aches?
- Depression?
- Hypertension and diabetes?

And, while you may think that people who don't sleep as much have more time to exercise, the reality is that reduced sleep has been linked to being overweight and obesity. Yes, you read that

right. When we're sleep deprived, the hormone that tells us that we're full is decreased and the hormone that tells us to eat is increased.

Getting a good night's sleep can sometimes be a challenge. If you're consistently having problems either falling asleep or staying asleep, consult your physician. If you have occasional sleep problems, try going to bed and getting up at a regular time (even on the weekends), limit caffeine and alcohol in the afternoons, establish a relaxing bedtime routine, limit TV before bed and keep your bedroom cool. For more tips to help you get some good shut eye, check out the National Sleep Foundation website at [www.sleepfoundation.org](http://www.sleepfoundation.org). ☐

## EHA and BCBS of NE Affirm Continued Availability of EHA Plan

BY NEAL CLAYBURN, Chair, EHA Board of Directors

**E**HA and Blue Cross Blue Shield of Nebraska have determined that the EHA plan can continue for the benefit of Nebraska public school districts, state colleges and other participating education-related employers of all sizes on and after the 2014 implementation of Individual and Group Insurance Market Reforms of the Pa-

tient Protection and Affordable Care Act. EHA and Blue Cross Blue Shield of Nebraska will continue to offer EHA Health insurance plans for School Districts, State Colleges and other participating education related employers of all sizes after the implementation of the market reforms in the Affordable Care Act. EHA will continue to offer qual-

ity health insurance for participating employers at rates and benefits that compare very favorably with other coverage that may be available.

Please contact Greg Long, EHA Field Representative at [greg@ehaplan.org](mailto:greg@ehaplan.org) or 402-440-1358, or your BCBSNE Regional Representative if you have questions.[lan.org](http://lan.org). ☐

## Dependent Eligibility Verification for New Dependents

BY GREGORY LONG  
EHA Field Representative

The Educators Health Alliance (EHA) Board has retained Xerox to continue the verification for all members who have new dependents and are choosing to participate in the Educators Health Alliance. Xerox will also be verifying all newly hired employees who have dependents. The verification will be done on a quarterly basis with deadlines for each verification process.

It is strongly encouraged to continue the communication process to all newly hired staff regarding the DEV. Members should be aware they must participate in the verification process. If a participant misses the deadline they risk losing coverage for their dependents pending the appeal process.

To review the verification timeline please go to [www.ehaplan.org](http://www.ehaplan.org). The timeline will inform members as Xerox proceeds with the quarterly verification for new dependents added to the EHA. You can access the EHA website at [www.ehaplan.org](http://www.ehaplan.org). □

## Educator Health Alliance Adjusting to Life Within the ACA

BY GREGORY LONG, EHA Field Representative

Since the passage of the Affordable Care Act the Federal Government has been writing the regulations that will serve as the nuts and bolts of the legislation. To date the regulations have grown to over 18,000 pages and will continue to increase as changes are made. In July 2013 the federal government announced two major announcements affecting the Affordable Care Act. The recent notices include the delay of the large group mandate to offer affordable coverage for individuals and the maximum out-of-pocket expenses per individual regardless of a large or small group employer employs the member.

These announcements only delay the implementation of the ACA but have not delayed the planning and implementation of the EHA health care plans for the 2014/2015 school year. Recently, the EHA has released a plan that will closely resemble the minimum value plan, which will be offered to school districts and retirees beginning January 1, 2014. This is very important,

as school districts begin to offer insurance to staff that were not recently eligible.

The EHA Board, in connection with Blue Cross Blue Shield of Nebraska, has worked tirelessly to insure that the EHA will meet the federal guidelines set forth by the Affordable Care Act. This partnership has produced plans that have already exceeded government guidelines in regards to the maximum out-of-pocket expense. While regulations state that individuals cannot pay more than \$6350 per year, the majority of the EHA health care plans are not affected, as our out-of-pocket expenses are less than the government standard. This is very good news for our members as they benefit from the strategic planning of the EHA board.

As the Educators Health Alliance moves forward in continuing to offer the best possible coverage for our members, please sign up for E-News offered on the EHA website. □

[www.ehaplan.org](http://www.ehaplan.org)

## EHA Dependent Verification Strengthens Plan, Saves Money

When the Educator's Health Alliance dependent eligibility verification project launched last December, some members asked why the project was important and whether it would be worth the inconvenience.

The answer is a resounding yes.

The verification of dependent eligibility helps ensure that only eligible individuals are covered under the plan, and this helps keep plan costs as low as possible.

The verification process that began in December 2012 has been completed. A total of 1055 individuals were determined to be ineligible in either medical or dental EHA insurance plan. It is estimated that the removal of ineligible individu-

als will result in a medical and dental expense reduction in excess of \$1.5 million annually.

As part of its commitment to manage benefit costs responsibly, the EHA and Blue Cross and Blue Shield of Nebraska hired Xerox HR Solutions, an experienced outside firm, to ensure that the EHA was providing coverage for only those who are eligible in accordance with the EHA's eligibility guidelines.

"The EHA Board would like to thank all the plan members that provided information to complete the verification process," said Beth Kernes Krause, EHA Chairwoman. "The effort required to complete the verification process was considerable, but the results speak for themselves and include the cost savings and the equitable treatment

of all eligible members in the EHA plan."

To ensure only eligible family members are enrolled from now on, EHA will have an ongoing program to verify the eligibility of new members. This process will also be conducted by Xerox HR Solutions.

If you have questions, contact EHA Field Representative Greg Long at 402-440-1358, or Kent Trelford-Thompson at Blue Cross Blue Shield of Nebraska at 402-982-6810.

*The EHA plan's insurance coverage with Blue Cross Blue Shield of Nebraska includes more than 70,000 education employees, early retirees and their dependents in over 400 school groups.* □