



EDUCATORS HEALTH ALLIANCE

Participation. Collaboration. Cooperation.

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Educators Health Alliance to Seek Competitive Bids for Health Insurance Program

The Educators Health Alliance (EHA) Board of Directors at its February 9, 2016 meeting has approved a resolution for "...the issuance of a Request for Proposal (RFP) to determine the insurance company for the EHA Plan and to direct our consultant to proceed immediately in preparation for a September 1, 2017 coverage effective date."

The EHA consultant, Kevin Dolsky of Actuarial & Health Care Solutions, will additionally engage a team of consultants and actuaries from the nationally recognized firm Buck Consultants in conducting the issuance, evaluation and analytics associated with the RFP.

It is anticipated the request of Notice of Intent to Bid and the RFP will be released in March 2016.

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 now governs the health care plan. □

From Your Editor:

My name is Gregory Long, Field Director for the Educators Health Alliance. As the EHA moves forward on the current health care issues, I would like to take this opportunity to meet with school districts across the State of Nebraska. My goal would be to discuss current changes to insurance plans and reasons behind the changes. It is vital that members are aware of the new out-of-pocket maximums in connection to their benefits beginning on September 1, 2016.

I would also like to explain to all EHA members the benefits being part of the largest insurance pool in the State. In addition, the NSEA's representation within the EHA is vital a component in continuing to meet the needs of its members in regards to health care benefits across the State of Nebraska.

If you would like to meet regarding these or any other issues, please contact Greg Long, EHA Field Representative at greg@ehaplan.org or 402-440-1358.

Changing the Landscape of Insurance One Member at a Time

TIn today's insurance industry there are some unorthodox terminologies discussed such as, Health care utilization, projected trend, medical inflation, and most recently the Affordable Care Act. In the insurance world these terms are extremely important but to the average consumer the focus is predominately premium, out-of-pocket cost, and how it will impact their family budget. My mission as your state representative for the Educator's Health Alliance is to continue to put a human touch on insurance and insure security to the life of our members. My philosophy and that of the EHA, is understanding, listening, and valuing the members, and school districts across the state of Nebraska. This ideology is vital to the suc-

cess of our health care plan, and separates the Educators Health Alliance from our fellow competitors in the insurance world.

Over the past three years as your field representative, I have been traveling all over Nebraska and it has been my privilege to meet all the members. I enjoy answering individual questions, educating members on existing healthcare plans, and exploring the best healthcare options that fit our members' needs.

My involvement and our services have evolved over the past few years. The EHA now offers a wide variety of healthcare options that allow schools

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Participating Organizations



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EHA Wellness for 2016

Le Tour de France from EHA Wellness

This spring you can have the opportunity to take a trip to Paris! Yes, you read that correctly, however, this trip is virtual... and you have to work hard to get there. The Tour de France, EHA Wellness style, is the upcoming fitness challenge that will wrap up the school year. Eating healthy, exercising regularly, staying hydrated and sleeping well most nights are all behaviors that add up to a healthier you. And, just like those crazy cyclists who trek through France at high speeds on bicycles, you can earn points for completing that same route (no bike needed).

After joining our virtual fitness challenge, Le Tour de France, all registered participants begin the virtual 103rd Tour de France from Manche on April 1, 2016. The challenge consists of 21 stages and will cover a total distance of 3,471 (virtual) kilometers. The number of virtual kilometers each participant moves along the LeTour de France course will be determined by the number of individual points earned by following the program guidelines for exercise, nutrition, sleep, and hydration as compared to the entire challenge average points. Earn

enough points and you will end up at the finish line in Paris when the program ends in May. And, if you need some support along the way, be sure to sign up as a team with your coworkers. All of your individual points earned will be added together and you will compete with other teams across the state.

There are currently 250 EHA groups totaling approximately 44,000 individuals participating in the wellness program...

As one EHA Wellness program participant states: "I have lost approximately 40 pounds in the last year, and I plan to continue to get healthier in this school year. The ideas and strategies given in these programs are very informative and helpful. Thanks! "

Sign up today at www.ehawellness.org to

eat, sleep and exercise your way to Paris! Everyone who participates will receive a t-shirt to you can proudly show others your accomplishment.

If your group isn't currently participating in the EHA Wellness Program, email us at contact@ehawellness.org or call 402-614-0491 and we'll get you started. Don't wait – EHA Wellness can help you on your path to better health!



...all registered participants begin the virtual 103rd Tour de France from Manche on April 1, 2016. The challenge consists of 21 stages and will cover a total distance of 3,471 (virtual) kilometers.

Having purpose may help to keep your ticker in tip-top shape

Living with a strong sense of meaning and direction in your life may lower your risk for early death, heart attack, or stroke, according to a review of 10 published studies.

Purpose in life may boost your feeling that life is worth living, one researcher explained.

Compared to people with a low sense of pur-

pose, those possessing a strong sense of purpose in the studies had:

- A 23% reduced risk of death from any cause.
- A 19% reduced risk for cardiovascular issues, such as heart attack, stroke, or a need for a coronary artery stent placement or bypass surgery.

Take time for self-reflection and define personal goals that may give you a sense of satisfaction and energy. □

Source: HealthFinder.gov

School Groups Approve Low 4.9% Rate Increase for EHA Plan

Increases of from 12 to 31 percent for individual health insurance policies in Nebraska are slated for 2016, according to a Sept. 1, 2015, Omaha World-Herald report.

Meanwhile, rates for the Educators Health Alliance health care plan used by nearly every Nebraska school district increased by only 1.9 percent, effective today.

“This marks the 13th consecutive year our rate increases have been less than 10 percent,” said Neal Clayburn, chair of the EHA board of directors. “That we have kept the increases well below national cost trends points to the efficacy of our collaborative approach to providing health care coverage for more than 400 school groups.”

The EHA plan’s rate increases in 2011-12,

2012-13, 2013-14 and 2014-15 were 0.0 percent, 2.99 percent, 6.4 percent and 2.3 percent, respectively.

Clayburn said several factors contribute to the EHA’s ability to continually achieve rate increases that fall well below the national rate of medical inflation. He said “the wise use of medical services and maintenance of healthy practices by plan members; EHA’s extensive wellness program; and the collaboration of the three associations that govern the plan: the Nebraska School Boards Association, Nebraska Council of School Administrators and the Nebraska State Education Association,” combine to keep rates at a minimum.

EHA premiums increased by 1.9 percent for

all rate and benefit categories beginning Sep. 1, 2015. This includes all medical and dental plans, as well as active employee and early retiree categories. There are no changes made to the EHA available plan deductibles, coinsurance, or copays for the 2015-16 plan year.

The EHA plan’s insurance coverage with Blue Cross Blue Shield of Nebraska includes more than 77,000 education employees, early retirees and their dependents. NSEA formed the statewide health care network 45 years ago. A 12-member board representing NSEA, the Nebraska Association of School Boards and the Nebraska Council of School Administrators now governs the health care plan. □

Changing the Landscape...

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to offer the most competitive plans at the lowest possible premium. One choice members now have is the Dual Option Plan. This plan combines the \$3,100.00 deductible or the \$1,650.00 PPO plan, with one of the following PPO plans; \$500.00, \$750.00, \$950.00, or the \$1,250.00 deductible. Increasing the selection for the Dual Option has allowed districts to offer more than just the PPO coverage. Schools with these plans give the member flexibility and the ability to pick a plan that fits their family’s best interest.

How does having a choice help the members and the school districts of the EHA? In response to it was a win, win for the employer and member. The Dual Option is a possible avenue for the EHA membership. For a school district the Dual Choice is cost neutral to budgets. Schools who previously offered the \$750 PPO plan and have paid their negotiated premium will continue to pay that premium. Now the member can choose between each plan and manage their healthcare. The difference is the premium savings that is passed onto the member to help with out of pocket cost.

Currently within the EHA underwriting

guidelines, if a school pays 100% of the individual/family premium without offering cash as a replacement to health insurance, the school is on a 95% premium level. When offering the Dual option the district must give the premium savings between the two offered plans to the member in the form of a tax-free deposit into a health savings account. This keeps the district at a 95% rate and also reduces the over all out-of-pocket cost to the member and could possibly be saving families thousands of dollars over the span of years due to health care cost.

In the most simplistic example, a member that routinely meets the out-of-pocket maximum of \$4,250 for an individual under the \$750 deductible, the same member would now be paying \$3,100 in the high deductible option for the same coverage with an immediate savings of \$1,150 yearly. If you dig deeper into this issue the member will also be receiving the premium savings from the school district, as stated previously, which is deposited into an HSA. This amount currently is over \$900 a year for a district, which offers both the \$750 PPO and the \$3,100 HSA, qualified High Deductible. If you add in the HSA assistance from the school dis-

trict your saving has increases to \$2,050 a year! If you spread this out over the same 10 years your total savings is more than \$20,000. This is real savings that is offered under the dual option by the EHA. It is these options that are changing individual lives across Nebraska as we move forward.

The EHA does not try to influence a school district to change coverage or influence decision-making when offering health care options to employees. The goal of the EHA is to educate and present options for schools so that our school districts and members are offered the best in health care in the State of Nebraska. In 2013 there were only 10 schools districts statewide offering the dual option, as of 2016 there are now 86 schools that have made the switch. If these plans interest your school district, the EHA Field Representative, Greg Long would be happy to come out to your school to present these options. You can reach Greg at greg@ehaplan.org or by cell at 402-440-9633. □