



EDUCATORS HEALTH ALLIANCE

Participation. Collaboration. Cooperation.

PARTICIPATING ORGANIZATIONS



NEBRASKA ASSOCIATION OF
SCHOOL BOARDS



NEBRASKA COUNCIL OF
SCHOOL ADMINISTRATORS



NEBRASKA STATE
EDUCATION ASSOCIATION

EDUCATORS HEALTH ALLIANCE APPROVES 0% INCREASE IN RATES

There will be no increase in health insurance premium rates for groups and early retirees participating in the Educators Health Alliance (EHA) for the 2011-12 plan year, beginning September 1, 2011, according to EHA Board of Directors Chairman Dr. Dan E. Ernst.

“This is great news for school districts and school employees across Nebraska,” said Ernst. “The zero percent increase in rates is made possible in large part because school employees and their families have made wise decisions regarding their health care.”

Additionally, the EHA announced that the premium rates for the 2012-13 year, beginning September 1, 2012, will be limited to an increase of no more than 4 percent from the current year rates. This action provides an unprecedented length

of time of budget certainty for EHA participants. Ernst said the one-year freeze in premium rates and the second year 4 percent cap on the increase is made possible due to a number of factors, including:

- A significant decline in medical inflation trends
- Recent lower than anticipated utilization rates in hospital and physician service
- Pharmacy benefit management leading to reduced pharmacy trends
- A program designed to assist in the management of chronic diseases
- Holding the line on health and administrative cost increases
- The projected impact of the 2011 implementation of a state-wide wellness and health promotion program and;
- Prudent management over time in the design and choices of benefit plans.

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EHA PARTICIPATES WITH FEDERAL PROGRAM

You may have heard about the Early Retiree Reinsurance Program (ERRP), created by the Patient Protection and Affordable Care Act (PPACA), which was signed into law by President Obama on March 23, 2010. ERRP is intended to support the availability and affordability of early retiree coverage, providing plans accepted into the program with reimbursement of a portion of claims for early retirees. This year the EHA Board of Directors filed with the program on behalf of their Early Retired members and has received money to help reduce future increases in premium for these people.

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"THE EHA PROGRAM THROUGH THE STATEWIDE POOLING OF RESOURCES AND RISK HAS BEEN ABLE TO POSITIVELY IMPACT THE VALUE EQUATION FOR ITS PARTICIPANTS BY CONTROLLING MEDICAL COSTS, LOWERING ADMINISTRATIVE EXPENSES, AND PROVIDING PREMIUM STABILITY. EMPLOYERS IN OTHER STATES WITHOUT SUCH A POOL DO NOT HAVE COMPARABLE RESULTS ON EACH OF THESE VALUE MEASURES."

EDUCATORS HEALTH ALLIANCE APPROVES 0% INCREASE IN RATES CONTINUED:

EHA health insurance rates for the 2011-12 plan year apply to all available seven active employee health benefit plans, three early retiree benefit plans, and five dental benefit plans.

The EHA plan will offer the same benefit plans in the 2011-12 plan year. Additionally, the benefits and offerings will be enhanced to comply with the provisions of the new health reform law including 100 percent coverage of preventative services, removal of the lifetime benefit maximums, expansion of coverage to qualifying dependents up to the age of 26 and removal of pre-existing conditions exclusions for dependents under the age of 19.

"The EHA Board appreciates the expertise provided by its insurer, Blue Cross Blue Shield of Nebraska, and will work with its representatives in early 2012 to determine the 2012-13 rates," said Ernst. "Based on our claims experience, cost-saving measures and current projections, the Board is pleased to be able to assure participants that those rates will reflect no more than a 4 percent increase."

"The EHA Board understands the financial concerns of our education members as well as the fiscal constraints facing school districts," said John Bonaiuto, executive director of the Nebraska Association of

School Boards. "We are pleased to be able to hold the line on health insurance premiums for both districts and individual employees."

"The decision to freeze premium rates was made only after careful review of the plan's financial status," said Mike Dulaney, executive director of the Nebraska Council of School Administrators. "This is the result of the cost-saving measures taken by the EHA Board as well as by employees and their families."

"The EHA has taken action to help plan participants be careful stewards of their health and informed consumers of health care," said Craig R. Christiansen, executive director of the Nebraska State Education Association. "This is one of the many benefits of our statewide risk pool. It ensures affordable health care insurance for members of the plan."

The Educators Health Alliance is a non-profit corporation that was created to procure quality, affordable health care insurance for Nebraska educational employees. The EHA is managed by a Board of Directors consisting of members selected by the Nebraska State Education Association, the Nebraska Association of School Boards and the Nebraska Council of School Administrators. The EHA plan provides medical and dental insurance coverage for more than 70,000 Nebraskans.

SCHOOL LEADERS ATTEND EHA WELLNESS UNIVERSITY

During February and March, over 260 School Leaders attended one of the EHA Wellness University classes that were held throughout the state. The classes are designed to help EHA schools implement the new Wellness Program to help members make healthier lifestyle choices. The participants received an overall view of the initiative, learned what "Wellness" means to the school district and how to implement a successful plan. Linda Kenedy, Wellness Coordinator for the EHA stated "The University participants were all very excited about the Wellness Program, and are very eager to begin at their schools." The Wellness Program which is voluntary for schools and members to participate in, has seen great interest from schools in all regions of the state. The participating schools will have interested staff complete a confidential Personal Health Assessment (PHA) which will be

WELLNESS WORKS AT CRETE PUBLIC SCHOOLS

Last year, Crete Public Schools became one of the first schools in Nebraska to join the Pilot EHA Wellness Plan. The first year was quite a success! Sandy Rosenboom, business manager for the school stated, "Creating a culture of wellness with our own emails, posters, and healthy snacks has helped make wellness important at Crete Public Schools. The employees have told us that by providing this program, it makes them feel that we care about them." Andrea Hicks, a resource teacher states, "The first step to a healthy mind, is a healthy body. Being more aware of all my food choices, has really given me more energy throughout my days."



Congratulations on the success and good luck on your challenges this year!

EHA PARTICIPATES WITH FEDERAL PROGRAM CONTINUED:

The EHA has specified that all ERRP reimbursement amounts will be used to offset future health insurance premium rate increases for the entire Educators Health Alliance until all the funds have been utilized. (According to PPACA, the program is to run through December 31, 2013, or until available funds have been exhausted.) Sixty percent of ERRP reimbursement will be used toward early retiree premium rate increase relief and 40% toward active employee premium rate increase relief. The EHA received its first ERRP reimbursement in January 2011 and will make continued application for funds under this program as long as they are available.

EHA WELLNESS COORDINATOR'S SON ON "AMERICAN IDOL"

This season's American Idol has had a bit of Nebraska flair with Tim Halperin, an Omaha native who had competed to win this year's title. His father, Howie Halperin, EHA Wellness Coordinator and former Westside Community Schools teacher, has had a



big smile on his face watching his son's successful run to the Top 24. Howie stated, "It has really raised Tim's music career to a new level as the visibility and opportunity to connect with major names in the music industry was invaluable." After making it to the Top 24 contestants, he was not voted to stay on the show. "It has been great for our family to see the tremendous support Tim received from Omaha and the T.C.U. campus. We are so thankful for all of the great comments we received about Tim's journey and how much they enjoyed his music. You always want your children to follow their passion and reach for their dreams."

"The first step to a healthy mind, is a healthy body. Being more aware of all my food choices, has really given me more energy throughout my days."



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SCHOOL LEADERS ATTEND EHA WELLNESS UNIVERSITY CONTINUED:

launched mid-April. Each member who completes the PHA will receive a \$25 Gift Card. The individual will then receive a report back that will let them know if there are areas of their life that need attention and receive suggestions on how to improve themselves. Some of the programs that will be available in the fall are healthy eating, physical activity and stress management.

EHA SETS EARLY RETIREE SEMINARS FOR MAY

The Educators Health Alliance is currently scheduling meetings for early May to provide information about the health/dental options available to our members who have decided to, or who already have already retired from their current EHA plan. A webinar will be held for those individuals living in rural/out of state areas to update them on the benefits changes and the 3 Health options and the dental plan available to those who retire before age 65. Several meeting will also be held for members to hear the information in person. To be eligible for early retiree coverage, a member must participate in the EHA plan for the 5 years prior to retirement without any break in coverage. Members who are eligible for early retiree coverage will receive information in the summer from Blue Cross Blue Shield of Nebraska and must submit the application back in a timely manner. Furthermore, if a retiring member does not select the Early Retiree coverage at the time of retirement, they will not be eligible to get back on at a later date. If you have any questions, please call Kurt Genrich, EHA Plan Advocate.

Meeting Dates

May 2, 4:00 PM Westside Community Center, 3534 S 108th St, Omaha, NE
May 3, 4:00 PM Country Inn & Suites, 5353 N. 27th, Lincoln NE
May 4, 4:00 PM Webinar for those who cannot attend

To Register, please go to the www.ehaplan.org



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