Lincoln, NE – Oct. 23, 2017 – There will be no increase in premium rates next year for the health insurance plan used by nearly every Nebraska school district, following action by the Educators Health Alliance (EHA), a consortium of three statewide public school groups that manages the plan.

When the 2018-19 plan year begins on Sept. 1, 2018, it will mark the 16th consecutive rate increase of less than 10 percent and the second time there has been a zero percent increase, said EHA Board of Directors Chair Neal Clayburn. The average annual increase over the past eight years has been 3.3 percent.

“This is great news for school districts and school employees across Nebraska,” said Clayburn. “The zero percent increase in rates is made possible because school employees and their families have made wise decisions regarding their health care, because of the EHA Board’s strong management of the plan, and due to the expertise provided by EHA’s insurer, Blue Cross and Blue Shield of Nebraska.

“All involved have worked hard to help our plan avoid the huge spikes in premium costs that other plans have experienced.”

The 2018-19 plan also boasts no increase in medical deductibles or other copays. The zero percent increase is for all plan options. Rate increases in the previous seven years were 7.99 percent; 4.9 percent; 1.91 percent; 2.30 percent; 6.40 percent; 2.99 percent; and zero percent.

“The EHA Board is pleased that we were able to achieve the renewal without requiring increases in member out of pocket costs,” said Clayburn.
The Holidays are fun and provide good times with family and friends. However, they also provide us with lots of opportunities to eat good food. Sometimes all the holiday treats can catch up with us—the average American gains some weight each year between Thanksgiving and New Year’s. This year, you can plan to be one of those who doesn't gain weight by joining Project Zero and commit to maintaining (or reducing) your weight during the holidays. Maintaining a healthy weight can add 11 quality years to your life!

During this challenge, we'll also ask you to spread some holiday cheer through daily acts of kindness to your family, friends, coworkers, retail workers—anyone who needs a friendly gesture counts.

Challenge Guidelines:

- Maintain or reduce weight or measurements
- Share an act of kindness daily

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

**Negotiations Are In Full Swing!**

The annual negotiation season is in full swing. As healthcare changes, do not hesitate to contact Greg Long of the EHA to assist in answering your questions.

The EHA and BCBS spring meetings are also fast approaching! Don’t miss out on setting up your spring meeting. My schedule fills up quickly and I wouldn’t want you to miss out on this valuable knowledge regarding your health care plan.

Please contact me via email or by phone any time!

Greg Long
Educators Health Alliance
greg@ehaplan.org
402-440-9633

---

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

**Spouses who are on the EHA Health Plan** (not dental only – medical) will now be eligible for the EHA Wellness program. These are spouses who are not already on the EHA Wellness program as a staff member.

Here is how the EHA Wellness - Spouse Program works:

1. Spouse is verified as being on the EHA medical plan (not already a staff member).
2. Spouse is sent an invitation postcard at the end of November with instructions on the EHA Wellness program and how to register.
3. Invited spouses can enroll in EHA Wellness by first participating in the PHA. The PHA for spouses will launch in January and invited spouses will receive information forwarded to them on how to take the PHA. Spouses who complete the PHA will earn a $25 gift card.
4. After completing the PHA, spouses will have the opportunity to sign up for any upcoming challenges – they will also earn any incentives that are associated with the challenge (e.g. t-shirt for Indy 500).

Questions regarding the EHA Wellness - Spouse Program can be forwarded to the spouses@ehawellness.org email.
Continued pg.1

Clayburn said the one-year freeze in premium rates is made possible due to a number of factors, including:

- The impact of the EHA’s state-wide wellness and health promotion program;
- Recent lower than anticipated utilization rates in hospital and physician services;
- Pharmacy benefit management programming that has led to reduced pharmacy trends;
- A program designed to assist in the management of a chronic diseases;
- Holding the line on health and administrative cost increases and;
- Continued prudent management in the design and choices of benefit plans.

EHA health insurance rates for the 2018-19 plan year apply to seven available active employee health benefit plans, three early retiree benefit plans, and five dental benefit plans.

“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 includes options for individuals and school groups to earn financial incentives for achieving goals set by the program.”

“The EHA Board understands the financial concerns of our education members as well as the fiscal constraints facing school districts,” said John Spatz, 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 Maddie Fennell, 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 – and healthier school employees are better for our students.

“Healthier teachers and school employees mean lower absenteeism rates. Additionally, healthier teachers have been tied to higher academic achievement,” Fennell said. “In fact, a 2015 study showed a dramatic correlation between teacher wellness ratings and student ACT scores.”