



Educators  
**Health**  
Alliance

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*Participation. Collaboration. Cooperation.*

Issue 21

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## *Letter to Douglas and Sarpy County Members*

We have some important information to share with you about a medical facility that recently opened in Omaha.

Millard Family Hospital, LLC and Millard Emergency Physicians, PLLC is a 24-hour hospital facility and emergency room (ER) at 144<sup>th</sup> Street and Stony Brook Boulevard in Omaha. The doctors and hospital/ER have requested to remain outside the Blue Cross and Blue Shield of Nebraska (BCBSNE) Network.

The facility's out-of-network status means there are no negotiated reimbursement rates with us; the facility and doctors may bill BCBSNE members for any amount they choose.

### **What the means to you**

If you or one of your dependents seek non-emergency services at the facility, you will be responsible for the full amount charged by the hospital and doctors. Instead of reimbursing the hospital or doctors, we will reimburse you directly – at the out-of-network rate. You will then be responsible for paying the hospital or doctor the full amount they charge, which may be more than with we reimburse you. **Cont. Pg. 2**

## *Never too late to learn!*

With the 2019/2020 rates already implemented it is never to late to learn about the changes! The Educators Health Alliance & Blue Cross Blue Shield fall meetings are fast approaching and we would love to come out and teach our members their health plans. It is also a great idea to also learn how to control your

medical cost by learning about great tools Blue Cross Blue Shield provides such as Telehealth, MyBlue, and HATCX.

To schedule a meeting please contact Greg Long, EHA Field Representative at [greg@eahplan.org](mailto:greg@eahplan.org) or by calling 402-440-9633. I would love to get out to as many schools as possible to continue the learning!

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## ***Continue: EHA Douglas and Sarpy County Members***

### **It's a little different for emergency care**

The Affordable Care Act requires insurance carriers to cover emergency care as if it's in network, regardless of whether the emergency care is obtained at an in-network or an out-of-network facility. If you or one of your dependents receive emergency care at a Millard Family Hospital, we will reimburse you at the in-network level of benefits. The facility can still bill you for charges beyond our payment.

To find in-network providers, please log in to your myNebraskaBlue.com account or visit NebraskaBlue.com/Find-a-doctor. There are in-network hospitals and doctors within 10 minutes of the new out-of-network facility.

If you have any questions, please contact our Member Services department at the number on the back of your BCBSNE member ID card.

Sincerely,

Blue Cross Blue Shield of Nebraska

## ***Deductible Changes Starting in September***

The EHA will have a staggered deductible increase starting September 1<sup>st</sup>, of 2019. The deductible calendar is January 1<sup>st</sup> to December 31<sup>st</sup>. It is important to remember, members who have either reached or not reached the deductible level will have the increase amount to satisfy from September 1<sup>st</sup> to December 31<sup>st</sup>. If the member has reached the maximum out-of-pocket, they will not see an increase cost for the remainder calendar year.



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



Educators  
**Health**  
Alliance

Greg Long  
EHA Field Representative  
1-866-465-1342 / 402-440-9633  
greg@ehaplan.org / ehaplan.org

# EHA Wellness 2019

## Participating Organizations



## October Challenge

Whether you enjoy digging in the dirt outside or prefer the indoors, this first EHA Wellness challenge is for you! Did you know extensive research by NASA has revealed that houseplants can remove up to 87% of air toxin in 24 hours? Studies have also proven that indoor plants improve concentration and productivity (by up to 15%!), reduce stress levels and boost your mood — making them perfect for not just your home but your work space, too. Interested in learning more?

*Master Gardener* is a wellness challenge offered by EHA Wellness during October. Just for signing up, you'll receive a **Two Mini Indoor Plants** to grow at home or work. Each day during the month-long program you'll receive an email with a wellness tip and recipe to help you make healthy choices as you learn how plants improve our health.

If you complete the challenge by updating your progress for at least 20 days during October, you'll also be entered in a drawing for one of 600 \$25 VISA gift cards. It's easy to track your behavior each day by following the link in your personal email or you can add the web app to your phone by logging into [www.ehawellness.org](http://www.ehawellness.org) with your phone or iPad and clicking the Web App link and the bottom of the page. **Remember, to complete the challenge you'll need to track 20 days in October!**

**To register by September 30<sup>th</sup>**, go to [www.ehawellness.org](http://www.ehawellness.org). If your staff is not yet participating in EHA Wellness, email [contact@ehawellness.org](mailto:contact@ehawellness.org) today.]

## In The Moment

Continued from Page 2:

The PPO changes per plan are as follow:

\$600PPO to \$650  
\$750PPO to \$850  
\$900PPO to \$1,050  
\$1,000PPO to \$1,200  
\$1,150PPO to \$1,450  
\$1,500PPO to \$1,900  
\$2,000PPO to \$2,500

HDHP Changes

\$3,500HDHP to \$3,500 + \$400 Coinsurance  
90/10 Split = \$3,900  
\$6,850HDHP to \$6,850 + \$800 Coinsurance  
90/10 Split = \$7,650

The High Deductible Health Plan has also seen an increase and design change. For a single only the covered member will still have a \$3,500 deductible to meet and will now include a \$400 coinsurance. The coinsurance will be a 90/10 split with 90% of the claim being paid by Blue Cross Blue Shield and the remainder 10% paid by the member. The total out-of-pocket has increased from \$3,500 to \$3,900. Singles who have or not met the \$3,500 maximum will have an additional \$400 for the calendar year.

The family only High Deductible Health Plan is a \$6,850 deductible. It is important to understand one person or the family combined must meet \$6,850 before Blue Cross Blue Shield assists in claims. Once the Family hits the \$6,850 threshold there will now be a \$800 coinsurance added to the plan with a 90/10 split. BCBS will pay 90% of the claim while the member will be responsible for the remaining 10%. Once \$7,650 has been met the family is now covered at 100%. Families who have or not met the \$6,850 deductible will have an additional \$800 for the calendar year.

If you have any questions please feel free to contact Greg Long, EHA Field Representative at [greg@ehaplans.org](mailto:greg@ehaplans.org) or 402-440-9633.

Mindfulness is focusing on the here and now, being fully aware of what's presently going on rather than dwelling on the past or worrying about the future.

Mindfulness can help you relieve stress and focus on yourself in positive ways.

Train your brain to be mindful. Use mindfulness exercises to give yourself a break from daily distractions and help you to recover from or overcome physical, psychological, and/or emotional challenges.

Here are a few ideas:

**Describe:** Place an object in front of you and describe its features — size, color, shape, texture, and use. Spend a few minutes observing and describing the object.

**Walk:** Stand up and focus only on each step as you walk across a room. Pay attention to how your feet and legs feel. Don't let any other thoughts enter your mind. If your mind should wander, stop walking and start thinking about your step before continuing to walk.

**Listen:** Play a song or sounds for a few minutes. Listen to each second. How do the volume and pitch change? How does the music/sound make you feel?

Need more mindfulness? Check out the EHA Wellness Yearlong Challenge, Focus for Mindfulness at [www.chawellness.org](http://www.chawellness.org).