



Educators
Health
Alliance

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Participation. Collaboration. Cooperation.

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Are You Sure That's Your Bill?

For the average EHA Member health events can be somewhat routine. These claims can be the preventive care that we take advantage of to keep ourselves healthy. Others may have the seasonal cold that then turns into strep throat that seems to never go away without antibiotics. It could be that 2AM son or daughter crying due to an earache giving our parents that helpless feeling until your family doctor can prescribe that much needed relief through yet again antibiotic medicine. As your EHA field agent some of these claims can be done quickly using telehealth where you enjoy a lower copay regardless of your health benefit. Telehealth can also get that prescription sent out 24 hours a day to get that relief sooner!

These claims come and go day after day. But what happens on the not so average claims? How do our members deal with a large claim. It could be an exciting event or having a child where we feel the joy of adding a new son or daughter to our EHA family! These events can also be terrifying where the member is undergoing treatment for a serious illness. Regardless of the event the hospital bill will be

the last thing the EHA wants is for our members to be overwhelmed by a bill while caring for a newborn or while recovering from that diagnosis. Many times, people will receive the bill and just assume this is the cost and they try to budget some type of payment. This is where people take the same old direction and not look at other paths to payment. Accepting that bill as the final bill isn't the only road traveled!!

The hard truth is healthcare facilities want their full payments. How much they receive can sometimes be up to you. Some of our members participate in the High Deductible Health Plan which coincides with a Health Savings Plan which acts like a tax-free health checking account. The HSA sometimes pending on the district is funded by premium savings and members combined. Others participate in a PPO plan where they may have a deductible and may participate in a flex account that is funded by our members with tax free money up to \$2,500. In either case the member has a funding vehicle to help pay the health bill claim.

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Telehealth Still Serving Our Members!

The EHA continues to set the standard in healthcare within Nebraska! As our members start to come out of the most dangerous aspects of Covid we continue to provide the best healthcare benefits to the EHA family. This could include the complete coverage of counselors for mental health services for our PPO plans within the extensive Blue Cross Blue Shield network. We also offer the covered insulin under the benefit policies of both the PPO and HDHP benefits. But the most convenient benefit for our members continues to be Amwell our Telehealth application that can be used on our smart phones!

This service is available to all members active and retirees free of charge. Telehealth is 24-hour service 7 days a week. Telehealth can be used for your common illnesses such as a sinus infection, ear infection, flu and cold. This is a time and money saver as you receive rapid care from a Nebraska based doctor. Instead of using the closest urgent care and paying \$55 copay you can utilize the Telehealth app and pay a \$10 PPO copay or a \$59 copay on the HDHP plan.

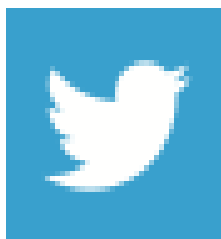
A quick telehealth visit can save you hours in the waiting room or allow you to get your prescription from a 24-hour pharmacy or first thing in the morning! What also is a big game changer is the ability to access this app within the entire United States. Illnesses can occur at the worst of times including vacations. I personally used telehealth while on vacation and it turned what could have been stuck in the hotel room sick to being out and about in 24 hours.

The doctor will find the nearest pharmacy for you so you can get the much need prescription

If you have not downloaded the Telehealth app there is a link below to assist you so you can make the most of our services!

Telehealth Link:

<https://www.ehaplan.org/sites/default/files/eha-telehealth-2020.pdf>



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EHA Wellness 2022

Participating Organizations



Nebraska Council
of School Administrators



Nebraska State Education Association



Nebraska Association of
SCHOOL BOARDS

Wellness Challenge: I Love Nebraska

Spring is coming... and at EHA Wellness, we are itching for a road trip! On *March 27th*, we will set out on a virtual “tour” during the **I Love Nebraska** challenge. Whether you team up with friends or go it alone, you will discover (or rediscover) Nebraska while challenging yourself to *Exercise, Eat, Hydrate, Journal/Meditate, and Sleep*.

Our state is rich with history and unique geology, as well as brave, determined and industrious people. We hope their stories will inspire you as you travel your own wellness journey. However, behavior change and creating new habits is hard. That is why we hold this annual wellness challenge for 6 weeks instead of our usual 30 days. Practicing any new activity for 4 – 6 weeks greatly increases the likelihood of maintaining that new habit. So, we invite step up your routine and be rewarded with better nutrition, peaceful sleep, increased fitness and resilience by signing up today!

- ❖ Join your peers in 6-member teams to compete for bragging rights and encourage each other along the way. Or personally challenge yourself by participating individually.
- ❖ Sign up by **March 10th** to receive a *I Love Nebraska* Challenge T-Shirt!
- ❖ Complete the challenge requirements for at least 30 days to be entered into the drawing for one of 600 \$25 Amazon gift cards!
- ❖ Watch the video: [I Love Nebraska](#)

Register for *I Love Nebraska* by **March 27th** in the Challenges section of your EHA Wellness account at www.ehawellness.org. *Questions?* Email EHA contact@ehawellness.org

Is That Your Bill? Continued from P. 1

Using the above vehicles, the member now may have the ability to negotiate the bill down! As stated, earlier facilities would like their payments as soon as possible. We can use their motivation to negotiate a lower price. A simple question sometimes can lead to better savings! In the past I have guided our members down this road with this question, how much can I pay to receive a discount? Or If I pay my bill in full how much of a discount will I receive? In many cases the hospital or surgery center will take 10% off.

Now granted you will need to have upfront money to pull this off and can be very difficult. If you have a chance to plan, you can have this leverage! If the facility says no discount, then your next question is: How long do I have to pay this off without interest. Use this time to pay them down interest free. If you can plan for the upcoming claim the vehicles meant for the use of paying the claim can be quite useful. This planning had one EHA member saving over \$1,500 in their final bill! If you want to learn more about saving on your claims don't hesitate to contact me!

"Today is a great day to have a great day." You may be thinking that the author of that quote must have been a dreamy sort of person who always sees the bright side. He or she must have time to sit on a park bench, just watching the clouds roll by. However, perhaps this person simply saw the *glimmer* of something good, and let it inspire them.

Focusing on the Bright Spots is a mindful habit of recognizing early "glimmers" and then expanding on or repeating the experience or moment. A "glimmer" could be something that went well that day, a moment when someone finally understood, or a view that makes you smile. It can also be something that was just okay or something that was not as bad as you thought it might be. Whatever the experience, focusing on them can inspire, motivate, strengthen or simply show us that there are good things around us each day.

As you start to notice these "glimmers", try thinking of ways to expand them into Bright Spots by creating more of what you experienced. As a mindfulness practice, focusing on the Bright Spots is a great way to be mindful throughout your day without a big time or energy commitment. In addition, the payoff for consistent mindfulness practice is huge.

The *benefits of mindfulness* are supported by more than 30 years of research and the current neuroscience among adults, as well as numerous studies on youth. They include:

- Better focus and concentration; increased memory
- Improved self-regulation and compassionate attitudes and behavior; less reactivity
- Decreased stress, anxiety and depression; increased resilience

Some benefits of mindfulness practices are immediate, while others materialize later or increase with consistent practice. Focusing on the Bright Spots throughout your day is an easy mindfulness practice that can be incorporated easily. Try looking for a few "glimmers" today and see what inspires you to "have a great day".

Want more ways to be mindful? Sign-up for EHA Wellness challenges today at www.ehawellness.org.
Questions? Email EHA
contact@ehawellness.org