

SCHOOLCARE *Bulletin*

Health Benefit Plans of the New Hampshire School Health Care Coalition

Winter 2011

July 1, 2011 Rate Renewals

SCHOOLCARE is committed to provide firm renewal rates by December 1 to both labor and management, for the following July 1. This year, responding to budget and bargaining concerns, SCHOOLCARE staff worked diligently to provide the renewal rates to SCHOOLCARE groups by Nov 10. The overall average increase this year was 6.2% as compared to medical trend of 11%. SCHOOLCARE believes that employee engagement in wellness programs as well as efficient operations help keep costs down.

Successful Annual Meeting

On November 3, employee and employer representatives from SCHOOLCARE groups came together to form the Membership Council and conduct their annual meeting. Board Chair Karen McDonough presided over the business meeting and a review of the past year. Following the business meeting, Dr. Jaclyn Chasse presented an hour-long talk on naturopathic medicine. There has been a great deal of interest in naturopathic doctors and their success in treatment strategies in partnership with medical doctors. Naturopaths receive nearly identical medical training as MDs and have full access to prescription drugs, labs and tests. They are licensed by the State of NH. In addition, they utilize the same diagnosis and insurance billing codes as their medical practice colleagues. The meeting concluded with an update by Jeff Kantorowski on the *Good For You!* wellness programs. SCHOOLCARE has seen a steady increase in participation of the programs and usage of the *Good For You!* website. The presentation ended with the announcement of the coming PATH Adventure program for this spring.



SCHOOLCARE staff L-R: Stephanie MacInnis, Joanne Trainor, Linda Gadbois, Jeff Kantorowski, Lisa Duquette, Melissa Perreault, Linda Jo Demers, and Jacki Heistman.

An American Revolution



With our partners at PATH, SCHOOLCARE will be offering a 10 week fitness Adventure this spring. Last year a pilot program was run in four school districts. This year the adventure is based on the American Revolution and features virtual online routes that follow actual battle campaigns of the American Revolution. Participants choose a route as they progress with each week of workouts. Along the way, there is history, interactive features, newsletters and missions that can be accomplished as well. The key to the Adventure are building Coordinators. They distribute materials and help their colleagues register for the program, and assist participants with recording workouts. There are 77 buildings and over 1800 people participating in the program this year.

The six-week online registration period for the Adventure has closed. Please contact SCHOOLCARE if you have any questions about participating in the program.

100% Member Group Renewal

SCHOOLCARE is delighted to announce that 100% of member groups have renewed their contracts for the coming year. Over the past three years, all member groups have renewed their SCHOOLCARE coverage for another year.



Good to Know!

Below are tips to make your life easier using the *Good For You!* /PATH website

- **Edit** an entry by clicking on the pencil symbol, or click Edit
- **Delete** an entry by clicking on the red X circle, or click Delete
- **Points** are awarded once you complete a program and will show in your total. They do not accrue with each workout.
- **Your American Revolution Adventure** workouts will count for your **Keeping Fit** requirements during the Adventure program. Workouts must be entered in the Adventure area of the *GFY!* site.
- Instructions are available by clicking on the **HELP** button.
- You can make changes to your name, password or email in your **Profile**.
- Edit your privacy settings in your **Preferences**
- The **Health Education** module will always display the status of your reimbursement for a class.
- To receive your **reward payment** for the Health Risk Assessment (HRA) at mycigna.com, you must include numeric values for Total and HDL cholesterol, as well as height, weight and blood pressure.

AGRiP Recognition

The Association of Governmental Risk Pools (agrip.org) is the national association for public risk pools such as SCHOOLCARE.

In addition to conferences and informational programs, AGRiP sets criteria and standards for

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best practices in operations. This fall SCHOOLCARE received recognition from AGRiP for meeting these requirements. Receiving the recognition requires a thorough review of numerous documents, procedures and policies by the AGRiP board, and can take years to achieve.

New Space

This fall SCHOOLCARE office space expanded. SCHOOLCARE occupies an office condo in Manchester. When SCHOOLCARE moved in in 2009, the office condo next door was vacant. With recent and anticipated business growth, the SCHOOLCARE board voted to purchase the vacant space to provide additional offices as well as a training facility for members. The training facility accommodates up to 30 and will be used for meetings, presentations, and workshops.

Upcoming Workshops

Visit the SCHOOLCARE website and click on the News and Events link to learn about upcoming Benefits Administrator and Retiree workshops, as well as upcoming SchoolCare Board of Directors meetings.

Mind Your EOBs!

We recently received an email from a member regarding a very high claim for a rather routine procedure, which reminds us to review our explanation of benefits! After receiving medical services, you will receive an explanation of benefits (EOB) from CIGNA. You receive them in the mail, and you can also access them on your MyCIGNA.com website account. It is important to review your claims and charges carefully when you receive the EOB. It will explain several things: the date of service, the amount the provider charged, the contracted amount, the amount SCHOOLCARE /CIGNA pays, an amount applied to a deductible (if applicable) any amount applied to coinsurance (if applicable), and finally, the amount that is your responsibility. It is important to note the accuracy of the charges. Occasionally, you might see a claim that does not make sense. We encourage you to contact CIGNA or a SCHOOLCARE representative to research the charges to be sure they are accurate!