



Jeremiah W. (Jay) Nixon, Governor • Sara Parker Pauley, Director

DEPARTMENT OF NATURAL RESOURCES

www.dnr.mo.gov

MEMORANDUM

2013-007

DATE: October 24, 2012

TO: All Soil and Water Conservation Districts

FROM: Jim Boschert, Planner III *JB*
Soil and Water Conservation Program

SUBJECT: **Update on Calendar Year 2013 Health Insurance**

The Soil and Water Conservation Program recently received information from Missouri Consolidated Health Care Plan (MCHCP) regarding changes to health insurance rates for calendar year 2013. This information was not included in Memorandum 2013-004.

Missouri Consolidated Health Care Plan stated the following in an email to program office staff. "On Sept. 12, 2012, Section 191.724, RSMo contained in Senate Bill 749 became Missouri law. Under this law, every employee, self-employed person or any other person in Missouri has the right to decline or refuse coverage for contraception, sterilization or abortion if these items or procedures are contrary to an employee's religious beliefs or moral convictions. Elective abortion is not covered under any MCHCP plans. If contraception and sterilization are contrary to an employee's religious beliefs or moral convictions, the employee may decline this coverage during Open Enrollment to be effective Jan. 1, 2013. By declining the benefit in your coverage, your premium may be reduced fractions of a dollar. Once you elect to forego this benefit, it will include any dependents which are covered. Under no circumstance throughout the year may you reverse this decision." Senate Bill 749 is available online if your district is interested in viewing the entire bill <http://www.senate.mo.gov/12info/pdf-bill/tat/SB749.pdf>.

Based on this information, the updated rates and the amount that will be provided to the board for health insurance benefits for district staff are shown in the chart below. The chart lists the different plan options available to soil and water district employees, the premium of each plan, the amount that will be paid by the program office for each premium, and the amount that is the employee's responsibility.

	Monthly Premium	Premium Paid by Program Office	Employee's Responsibility
PPO 600	\$601.08	\$560.08	\$41.00
PPO 600 without birth control coverage	\$596.84	\$555.84	\$41.00
PPO 2000	\$469.21	\$469.21	\$0.00
PPO 2000 without birth control coverage	\$465.90	\$465.90	\$0.00

Only the soil and water district employees that are employed 1,000 hours or more and are funded from the Parks, Soils and Water Sales Tax are eligible for the health insurance benefit.

To assist you with additional information, we have attached a list of frequently asked questions from MCHCP's website that addresses Senate Bill 749. If you have any questions on the different plans, please contact your MCHCP representative. If you have any questions on the amount paid by the program office, please review Memorandum 2013-004 or contact me at 573-522-3320. Thank you.

JB:dc

Attachment

2013 Open Enrollment FAQs

Will my plan(s) send me new ID cards for the 2013 plan year?

ID cards are only issued for the medical, prescription and dental plans. You will receive new medical and/or prescription ID cards if your coverage changes for 2013. Delta Dental will not issue new ID cards for 2013.

If contraception and sterilization are contrary to my religious beliefs or moral convictions and I decline coverage for contraception and sterilization, may I request coverage of these items and procedures during the plan year?

No. Your plan selection is effective for the entire plan year. You may change plans during the next Open Enrollment period.

If contraception and sterilization are contrary to my religious beliefs or moral convictions and I decline coverage for contraception and sterilization, will those items or procedures be covered if I need them for a medical condition?

No. If you decline contraception and sterilization coverage, these items and procedures will not be covered under your 2013 MCHCP plan

If contraception and sterilization are contrary to my religious beliefs or moral convictions and I decline coverage for contraception and sterilization, can my dependents still use the benefits?

No. The subscriber is making the plan choice for all dependents. No dependents on the subscriber's plan will have contraception and sterilization benefits.

If contraception and sterilization are contrary to my religious beliefs or moral convictions and I decline coverage for contraception and sterilization, will this information be shared with anyone?

When you choose a plan without contraceptive and sterilization coverage, you are making a plan selection. Plan selections are considered protected health information and will only be used and disclosed in accordance with MCHCP's [Notice of Privacy Practices](#).

If contraception and sterilization are contrary to my religious beliefs and moral convictions and I decline coverage for contraception and sterilization, why does my premium decrease slightly if I'm an active, COBRA or leave of absence subscriber but not if I'm a retiree?

M CHCP actuaries determined that the retiree population so rarely uses contraception and sterilization items and procedures that no premium change was justified.