

MARCIT Messenger

Spring 2009

MARCIT Name Change—Effective 7/1/2009

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After 25 years operating under the name of MARCIT, the corporation will be changing its name to “Midwest Public Risk”, effective July 1st. The name change, which has been actively discussed for several years, was identified as Midwest Public Risk (MPR) and officially adopted by the Board of Directors at their meeting of March 11, 2009. There were several reasons that drove the decision of the name change. First, legally the acronym MARCIT did not stand for anything. The “T” in the name originally stood for the word “trust” and MARCIT did not operate as a legal trust. Second, the creation of a new Kansas Pool

opened the thought process that the pool was objectively becoming a much larger business concern which will now operate throughout both the States of Missouri and Kansas - and conceivably other states as well. Third, the existing MARCIT name was often mispronounced and confused with the operational responsibilities of MARC. Most importantly, we are excited about the new “rollout” of the Midwest Public Risk name and logo. You will see the MPR name and logo gracing all future newsletters, webpage, employee health cards, formal agendas, office stationary as well as all other

communications beginning on July 1, 2009.



MARCIT will be communicating this important announcement to our member cities, counties, districts, schools as well as directly with the employees. We ask that you personally consider how to best convey this announcement with your own employees and elected officials.

New Kansas Pool to be Launched on July 1st

We have “big news”. MARCIT will be launching a new and separate public entity pool in the State of Kansas in July. Our ten (10) existing Kansas members will in effect, withdraw from MARCIT and become the first members of “Midwest Public Risk – Kansas”. The one hundred plus Missouri members will remain in the existing pool which will undergo a name change to “Midwest Public Risk – Missouri”. The difference between the legal actions necessary from the Kansas members is that they will essentially be creating a new legal entity. Both organizations will be served by existing employees of MARCIT, who will

operate under the name of “Midwest Public Risk”.

So, what is different that wasn’t there before? MARCIT has been limited to offering *only* the employee benefit program in Kansas, and *only* within the counties of Douglas, Johnson, Leavenworth, Miami and Wyandotte. By creating a pool domiciled in Kansas, all restrictions are eliminated and MPR – Kansas can offer all programs to all Kansas municipalities throughout the state. Initially however, only the health program will be offered. It is expected that there will be considerable interest among the Kansas units of government.

Creation of the pool will necessitate the need of an MPR-Kansas Board

of Directors. It is hoped that our Kansas members will give serious consideration to volunteering their time to assist us in that role.

Join us in growing the pool by communicating the availability of these new services to your peers and professional contacts.



For More Information, visit www.marcit.org

WORDS OF WELLNESS . . .

Walk Away Diabetes

Metformin is the most popular anti-diabetic drug in the US and one of the most prescribed drugs in the country with nearly 35 million prescriptions filled in 2006 for generic metformin. Type II diabetes has become an epidemic. It was estimated in 2007 that 23.6 million Americans have diabetes, 90-95 % of them have Type II

A study from The New England Journal of Medicine (NEJM) concluded that lifestyle changes alone can significantly reduce the incidence of diabetes.

Diabetes - which is almost entirely lifestyle related. The estimated cost of diabetes in the United States in 2007 alone was \$174 billion. With these staggering statistics, it is no wonder the United States is in a health care crisis. It leaves HR directors, Superintendents, and Managers pulling their hair out trying to contain costs associated with health benefits.

So what can be done? According to the New England Journal of Medicine, walking 150 minutes a week (30 minutes, 5 days a week) lowered the incidence of diabetes by 58 % where only 39 % was reduced for the group that used Metformin alone. The result

is simple: walking saves millions of dollars and reduces health care claims. And it costs virtually nothing.

Blood sugar mismanagement has been linked to numerous chronic health conditions including but not limit to: high blood pressure, high total cholesterol, low HDL levels, increased triglyceride levels, hormonal imbalances such as female PCOS and male erectile dysfunction.

Preventive strategies for controlling blood sugar are simple and include walking 150 minutes per week, eating a breakfast of mainly protein every day, eating multiple smaller meals through out the day and supplementing with fiber and omega 3 fatty acid.

If you have questions about diabetes or your health in general, please contact Dr. Rice at brooks@marcit.org.



Wellness is your choice
with MARCIT

- 23.6 million Americans have diabetes.
- 150 minutes of walking per week lowers the incidence of diabetes by 58%.
- Walking lowered the incidence of diabetes by 39% over the use of Metformin.



Billion Step Challenge

Imagine everyone insured by MARCIT walking the equivalent of 12 times around the equator! We can do it, and we need your help to reach that 1 Billion Step goal by the end of 2009. Yeah, that is Billion, with a B. Everyone has received their KCFit.net membership cards. Now it is time for your employees to Activate their account at KCFit.net. Then they can log in

and join the **MARCIT Billion Step Challenge**. Each time anyone inputs steps, you can see totals for the group. You can log steps using a pedometer reading or if you don't have a pedometer, you can enter the time that you walked and the web site will calculate steps automatically. We are way behind and need your help. Get your employees logging on and tracking their

steps.

Our goal is to have 2,000 people contribute steps by the end of the year, so we need your help. Please contact Chris Culberston with any questions at cculberston@kcfit.net.



"Wellness is more than a health fair once a year. It is what you do day to day that matters most"

MARCIT Wellness Credits

The new wellness credit program is based on a member's annual health benefit contribution. Members with at least \$20,000 in health and dental contributions earn wellness credits equal to one-half percent of those contributions. Members have the choice in how they spend their wellness credits. The activity or program must be approved in advance. You may contact MARCIT to inquire whether a particular event or program will

be considered for approval. This new program gives members the freedom to choose how to spend for their particular needs. If a member does not qualify for wellness credits, they may contact MARCIT's Wellness Director, Dr Brooks Rice, at brooks@marcit.org to utilize his services. He is available for group work as well as one-on-one coaching and counseling. All information is kept confidential.

Eat Well, Move Well, Think Well to Be Well.



MARCIT's new tag line for wellness is "Eat well, move well, think well, to be well". This new slogan incorporates what it really means to be healthy. Wellness and health mean different things to different groups and people. Too often wellness has been defined by participating in the annual health fair. Wellness is more than a health fair once a year - it's what you do day to day that matters most.

Making wise choices about diet, exercise and what you allow yourself to think about has profound effects on your body as a whole. If you neglect even one aspect of yourself, the other parts suffer accordingly. We, as the MARCIT staff, are committed to helping you make wise health and wellness choices.



There must be balance in a person's life to be healthy. You must incorporate each aspect of eating well, moving well and thinking well to experience holistic wellness. It is not enough to eat nutritionally but sit on the couch all day - you will still feel lethargic. Also if you exercise everyday but eat junk food you will not lose weight. It is a necessary combination of eating nutritionally, adequate exercise, and healthy mental activity.

Hike Your Way to Health

According to Seth Levy, manager of the Western Public Lands Initiative at the American Hiking Society, the sport of hiking is becoming more popular. "Hiking engages us in the natural world by enabling us to explore an endlessly changing environment, the shifting seasons, natural quiet and variable terrain," he said. It can also be a good workout, he noted. "More people are finding that hiking helps build aerobic capacity, burn calories, increase muscle mass and increase bone density, while also enhancing mental health. While some of these benefits are true of exercise in general, what makes hiking unique is that it is accessible, self-explanatory, inexpensive and fun," said Levy, and, there is no age limit.

FIRST STEPS FOR NEW HIKERS

Wear appropriate shoes and clothing. Wear shoes that support your foot and ankle, with a firm sole and a deep, durable tread for traversing uneven terrain. Always wear socks, even if the weather is hot, choosing

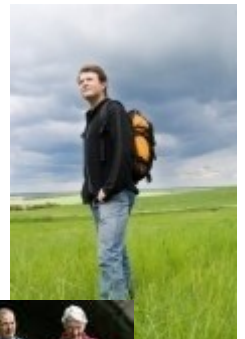
ones that fit snugly and comfortably, preferably made of either wool or synthetic fibers -- never cotton as it can cause blisters. Wear comfortable synthetic clothing, which keeps you cool by wicking moisture in warm weather, but insulates when it is cold. If you are going into the mountains, be prepared for rapid changes in weather by dressing in layers.

Drink up. Hydration during exercise is always important and in the mountains even more so. The ideal beverage should have sodium in it to aid in fluid retention.

Begin slow and easy. "Start slow, enjoy the scenery, and increase your pace as your fitness and level of comfort increases," Levy advised. The first time you go hiking is not a time to set difficult goals. Keep in mind that hiking a mile on uneven terrain is very different than simply walking a mile on city sidewalks. The strain will be greater and it will take longer, so plan accordingly.

Set realistic fitness goals. "You can use the same formula for planning your hiking workout as with walking or running," Levy noted, assuming you have some basic level of fitness, no health risk factors and are hiking at fairly moderate altitudes (under 8,000 feet).

Go exploring. You can find hiking trails near you by contacting the state and/or local parks and recreation department or you can go to the American Hiking Society's Web site for direct links listed state by state at www.americanhiking.org/helpfullinks.aspx. Many of these resources provide trail maps and suggestions for day hikes, including mileage and a description of terrain. Outdoor stores such as REI and Eastern Mountain Sports generally sell hiking magazines and books listing trails and hike details for different regions of the country.



HIKE YOUR OWN HIKE

"The quality of your hiking experience, whether it is for enjoyment or to achieve your fitness goals, does not necessarily depend on your pace," said Levy. "Hike at whatever pace is comfortable or effective for you. There is a saying in the hiking community that expresses this well: 'Hike your own hike!'" "For more information about hiking and safety tips, contact the American Hiking Society at www.americanhiking.org.

Source(s): John Davis, PhD, is a professor of exercise and health science at Alma College in Alma, Michigan. Seth Levy is the manager of the Western Public Lands Initiative at the American Hiking Society.





Benefits Buzz...



Proposed Health Plan and Rate Changes

Each year, the MARCIT Benefits Advisory Committee and Staff review the necessity to make changes to benefit plans and rates. The goal is to preserve excellence in benefit plan options as well as maintain affordable pricing. This year, the proposed changes pass along more of the cost of services to the user in lieu of greater increases to premium and encourage our employees to use In-Network services for which we receive significant claims discounts. The MARCIT networks offer great breadth and depth. Since out-of-network utilization is very costly to the plans, the objective is to steer them to be better consumers for the non-life threatening events and needs.

Specifically, plan changes are being proposed as follows:

Plan A, increase deductibles for both in and out of network services, and increase the costs to the participant for non-network services both in terms of coinsurance paid and a greater out of pocket maximum. With proposed changes, the increase to Plan A contributions is roughly 6%.

Plan B and TFC B, increase deductibles for both in and out of network services; initiate an office visit copay of \$25 primary care doctor and \$50 specialist; increase the costs to the participant for non-network services both in terms of coinsurance paid and a greater out of pocket maximum. With proposed changes, the increase to Plan B monthly contributions is just over 3% for Plan B; 7.5% for TFC B.

HMO, increase copays on office visits and inpatient hospital stays. The HMO plan has been running poorly for the last couple years. With the proposed changes and use of reserves, the increase to the HMO contribution is 14.5%.



High Deductible Health Plan with Health Savings Account MARCIT will implement an IRS qualified High Deductible Health Plan and proposes to include funding for a Health Savings Account in the billed monthly contribution.

The High Deductible Health Plan will have a \$1500 individual deductible, \$3000 for a family unit. All medical and prescription charges will go towards satisfaction of that deductible with the ONLY exception being certain preventive services. The monthly contribution amount would include a partial funding to the Health

Savings Account. The employer can choose to fund additional monies. The employee can also contribute to the account on a pre-tax basis. Limits apply, although catch up provisions apply to participants aged 55 or older.

In order to make this option attractive, Mercer was directed to use a very minimal amount of reserves to buy down the rates to amount that is 18% less than Plan B (Alternate Plan B-1) before the funded amount. With the funded amount, the savings is just under 12%.



Please visit us at Marcithealthplan.org

At this time, all proposed plan and rate changes are not final. The board meeting will take place April 22nd to finalize rates on all plans.

Children's Health Insurance Program Reauthorization

The Children's Health Insurance Program Reauthorization Act (CHIPRA) of 2009 was one of the first pieces of legislation passed by Congress and signed into law by President Obama. This Act extends and expands the State Children's Health Insurance Program now referred to as CHIP.

How does the Act affect your group health plan?

CHIPRA amends ERISA, the IRS Code, and the Public Health Service Act and affects the employer or group health plan as follows.

It allows eligible individuals (employee or dependent) to receive financial assistance for health insurance premiums associated with their employer's group health plan. (The state in which the employee lives must offer the premium assistance program under the Act, and the

employee and group health plan must meet certain criteria to qualify.)

It mandates two new special enrollment periods for group health plans.

The plan must permit an employee who is eligible, but not enrolled for coverage, under the group plan (or an eligible dependent of such employee) to enroll for coverage under the plan if they experience a loss of eligibility for Medicaid or a State Child Health Insurance Program. The special enrollment period is longer. CHIPRA mandates a 60-day enrollment period for this qualifying event.



The plan must permit an employee who is eligible, but not enrolled for coverage, under the group health plan (or an eligible dependent of such employee) to enroll for coverage under the plan if they are determined to be eligible for premium assistance by Medicaid or a State Child Health Insurance Program. This special enrollment period is also for 60 days.

It requires an employer who maintains a group health plan in a state that provides premium assistance under the Act to distribute an annual notice informing employees of potential opportunities then available in the state in which the employee resides.

It requires a Plan Administrator to disclose to the State, upon request, information about the group health plan's benefits and any other information as outlined by the administering agencies.



Save the Date!!



May 13, 2009 - MARCIT Report - Powell Gardens.
9:30 am until 2:30 pm (Click [here](#) for online notice)



October 8 - 10, 2009 - MPR Fall Conference - Chateau on the Lake, Branson MO.

Cambridge Name Change

Cambridge Integrated Services has recently been purchased by a UK company, Xchanging. Cambridge and Xchanging have been working together for the past 2 years and this is an extension of that relationship. The plan is to streamline claims handling services through centralized, regional servicing centers. We will likely be working with new claims adjusters in some cases but the transition should be seamless in every other capacity. We will continue to communicate changes as the timeline unfolds. In the meantime, please feel free to contact the MARCIT staff with any questions

or concerns you have during this transition. Melanie@marcit.org

Xchanging plc is a fast growing international, pure play business processing company with blue chip customers. Xchanging provides complex industry specific processing to the banking and insurance industries and procurement, finance and accounting and HR services to customers across industries.



MARCIT Staff Updates

Megan Richardson joins MARCIT staff

As MARCIT continues to grow, so too does our commitment to providing quality services to our members. As part of this commitment to quality, Megan Richardson will join the MARCIT Finance Department on April 1, 2009. As staff accountant, Megan will assist the Director of Finance with all accounting functions. Megan's arrival is a key component of the plan to bring "in house" all of the accounting functions MARCIT currently contracts with MARC to administer.

Megan brings a unique set of qualifications and experiences to the Finance Department. Most recently, Megan served as Bookkeeper for the Lee's Summit Chamber of Commerce. Prior to that, Megan served in a variety of part-time, accounting related rolls while raising a family.

Megan attended Southwest Missouri State University and holds a B.S. in Accounting, with a minor in Computer Information Systems.

Membership Services Committee Officially Underway

MARCIT's newest committee was officially started March 23rd with committee chair Amy Brusven (featured below) from the city of Liberty. The committee consists of 12 members who have agreed to take on the responsibility of meeting on a quarterly basis to provide input on the services provided through the Pool.

Another responsibility of the committee members is to act as mentors to new and prospective members to the pool.

The goal of the committee, as the name implies, is to maintain, improve and/or refine the services MARCIT offers to our members – from lines of coverage to free legal advice to health promotion and risk management resources as well as assisting with planning and implementation of our main communication events the Fall Conference and MARCIT Report.



Amy has been with the City of Liberty since 2006 and worked for Clay County from 2003-2006, both of which are charter members of MARCIT. As the Director of Human Resources, Amy oversees all loss control activities and has been actively involved in MARCIT since 2003. She is an active member of the EPAC Committee and served on the selection committee for the new TPA.

Navy Lieutenant Kevin Parr - Update:

Kevin has recently attended a JRIC Administrators course at the Oceana Masters Jet Base's Dam Neck Annex site in Virginia Beach. His facility may be named "JRIC of the Year", we will know more after his annual conference in June. Kevin continues to keep in touch with the MARCIT staff and his plans remain consistent that he should return to the "real world" around mid-August.

New CMS Regulation Requires More Employee Data

Beginning January 1, 2009, a new federal regulation for the Centers for Medicare and Medicaid Services (CMS) became effective, requiring group health plans with medical coverage to provide specific employee data. This data will help CMS and group health insurers determine primary and secondary responsibility for accurate claims payment. Effective immediately, social security

numbers will now be required for all new enrollees and dependents. Eventually, MARCIT will need to collect social security numbers on current members and dependents. A series of mailings will commence but a timelines has not yet been established. MARCIT Members can help by ensuring enrollment forms have social security numbers for all listed enrollees.

Risk Management/Loss Control News You Can Use...



Pumper & Cleaner Expo 2009

In regards to sewers, MARCIT has found the ultimate resource for education and information at the annual Pumper & Cleaner Expo in Louisville, Ky. Eight members of our Sewer Liability Advisory Committee (SLAC) from Belton, Blue Springs, Gladstone, Liberty and Trenton attended the Expo from Feb 25-27. Along with over 70 educational sessions, preapproved for CEU credits in Missouri; an

enormous expo hall filled with the latest in sewer maintenance technology was available for only \$40 for the three days. Some of the most talked about sessions from the event included; Trenchless Pipe Rehabilitation; The Nitty-Gritty on Pipeline Cleaning; Confined Space and Protective Equipment Safety Requirements; and Root Control How Does it Work and Why is it Needed.

front and rear camera with 185° field of view, it allows an operator to inspect a sewer line at 70' per minute while allowing the "post user" the ability to look at the whole pipe with enough accuracy to measure and design by. This type of technology could allow most entities to inspect with one camera their whole system, in under a year, with an average output of 125 miles per year. The company also has a manhole inspection camera that can perform a manhole inspection in about 3 minutes without having to enter the manhole.



In the expo hall we received "hands-on" education of the latest sewer cleaners, closed circuit television inspection trucks and cured in place pipe (CIPP) repair materials. There are now pipe fixes that require zero digging without having to line the whole pipe (see Perma-Liner article). The real buzz from our group came from new technologies in closed circuit television for inspecting sewer lines. One such truck uses a

Dennis Hudson of Belton had this to say, "I was impressed to see the level of training that was presented. Receiving that higher level of training was refreshing, compared to what most of us are used to when attending conferences." The rest of the group felt likewise, and they plan to budget for the conference next year. MARCIT will be sponsoring a group again in 2010, so if you would like more information about the conference this year, or in the future, please contact Jason McMahan.

City of Blue Springs—Loss Control Committee

Want a great way to ensure employee safety? Try doing what Blue Springs does. The safety committee meets every month, and one of their many charges is to review Workers' Compensation claims. The goal of the review is to make sure the safest work practices are taking place in Blue Springs. Sometimes they ask for further investigation, occasionally a new safety policy will arise and they have even recommended engineering changes to a facility. The group headed by Pat Capranica, with representation

from every department within the City works cohesively to solve loss control issues affecting employees and citizens alike. They are the sounding board for difficult topics like drug testing, personal protective equipment and even recommending loss control credit reimbursements.

If your safety committee needs some help, or just some ideas, contact your risk management staff at MARCIT. We are always willing to attend your meetings, and we may add a fresh perspective for your group.

Did you know?

With the 2005 changes in Workers' Comp laws, your compensation can be reduced for not working in a safe manner? In fact, during a recent claim review session with our TPA, one member had a 15% reduction in payment for not wearing a seatbelt in an auto accident.



Risk Management/Loss Control News You Can Use...



Loss Control Program Changes on the Horizon

Two years ago, the MARCIT Loss Control Program was substantially changed to enhance the program even more. This effort focused on placing all of the activities of the program into one of three compliance priority categories. It has proven to be quite successful.

For the 2009-10 year, four changes have been proposed to make the program even more specific to member exposures. Additions to the Essential Loss Control Activities category will include the requirement for every member with liability coverage to utilize the Employment Practice Consulting Service following the notification of any harassment complaint and prior to any employee dismissal. The second change for the Essential Loss Control Activities category will require all snow and ice control drivers to participate in

applicable safe driver training each year.

Under the Primary Loss Control Activities category, all members with law enforcement liability coverage will be evaluated to determine if they are participating in the WeTip (a national crime reporting system) program which is sponsored by MARCIT. The other change in this category involves attendance at MARCIT sponsored training events. Currently, members' attendance is evaluated for all qualifying activities as a group. In 2009-10 attendance will be evaluated individually for each MARCIT sponsored training event. If you have any questions or comments on the proposed changes, feel free to contact a member of the Risk Management staff at 816-474-4240.

MARCIT DVD Library



NEW DVDs—MARCIT has added two new video programs to our Loss Control Training Resource Library for members. The first program, "Backing, Parking & Intersections" offers new perspectives on how small adjustments to everyday habits can go a long way in preventing driving incidents of this nature. 19 minutes. The second program, "Eye Safety" promotes the need for PPE and reinforces the fact that in 6 out of 10 eye injuries no protection is worn and that 90% of these injuries could be prevented with the proper protective equipment. 12 minutes.

FEATURE DVDs—MARCIT would like to draw attention to our Employment Practice selection of DVDs. The titles to choose from include "Alphabet Soup & Other Legal Issues", "A Clear Picture: Harassment in the Public Sector", "Ethics", "Documenting Discipline", "Harassment Is...", "It's About Respect: Recognizing Harassment in a Diverse Workplace", "It's a Fine Line: Anti-Harassment Training for Managers", "It's a Fine Line: Anti-Harassment Training for Employees", "Sexual Harassment—New Perspectives"

Go to www.MARCIT.org under QUICKLINKS to look for details.

Storm Watch!



The peak season for tornadoes will soon be upon us, and now is a great time to brush up on storm response fundamentals. Be prepared! Remember, a tornado can level a house in as little as 30 seconds. A great resource for more detailed planning can be found at www.ready.gov/.

IN BUILDINGS: The basement is the safest place to be. Seek additional protection under a sturdy object. If there is no basement, take cover in the center of the building of the lowest floor in a reinforced area such as a small room and cover your head. Avoid windows. The key words are - underground and under a table. Mobile homes are deadly—evacuate and seek shelter elsewhere.

IF OUTDOORS: Seek shelter if time allows. If not, lie flat in the nearest depression, culvert or low bridge and cover your head. Do not take cover beneath a highway overpass.

VEHICLES: Never seek shelter from a tornado in a parked car—this can be a death trap. If driving, drive away at right angles to the storm movement. Do not try to outrun a storm—they travel very fast.

Perma-Liner Demonstration

Mark your calendars for April 21, as Perma-Liner Industries, Inc will be doing live demonstrations of their trenchless pipelining technologies in Kansas City. Perma-Liner™ Industries, Inc. was established in 1998 to provide plumbers, contractors and municipalities Cured-In-Place-Pipe (CIPP) systems in North America, aimed specifically at the municipal / residential / commercial market and supported by a range of updated and newly developed "trenchless" repairing techniques.

Perma-Liner™ performed demonstrations at the Pumper Expo attended by SLAC members in February. The product, process and results are worthy of your attention and consideration if you are responsible for sewers. The event takes place at the Holiday Inn – KCI Expo Center 11728 NW Ambassador Drive, Kansas City Mo 64153, and starts with a continental Breakfast at 7:30AM. Lunch will be served at noon, and afterwards MARCIT will hold a SLAC meeting, so be looking for your agenda. To register for the event, visit www.perma-liner.com and click on the U.S. Tour link. If you have any questions, contact Jason McMahon, jason@marcit.org or 816-701-8356.