

UUA Health Plan/Office of Church Staff Finances 25 Beacon Street, Boston, MA 02108

Summary of recent Affordable Care Act developments: In the two months since we summarized the sorry state of progress on ACA implementation, nothing has changed in Washington politics, and there are few indications that Exchanges will be ready to offer anything approaching equal service and operational capability around the country. HOWEVER, aside from the announcement that the coverage mandate for large employers will be delayed, there has been no indication from any of the federal agencies charged with administering the ACA that there will be a delay in implementing the law. Hiring is proceeding for “Navigators” – the people who will assist those who want to enroll in the Exchanges, the advertising campaign is set to launch nationally mid-August, Exchanges are beginning to release analyses of what the rate impact will be in the individual insurance market, and the Department of Labor has issued what appear to be the final drafts of the notices that all employers must distribute.

There are three very important takeaways from this Summary:

- Congregations need to be ready for questions from staff. Very few people understand what the ACA and Exchanges are really about, and there is a lot of misinformation floating around.
- Congregations have ACA obligations as an employer, and the first deadline is October 1, when the notice to employees about the Exchanges has to be delivered. This is a congregation responsibility – we can give you directions for completing the notice, but we can’t do it for you.
- Every congregation has to make some basic decisions about offering health insurance. The advent of Exchanges and the mandate on employees to enroll in a qualified health plan change the entire landscape of health insurance. Between now and November 1, when open enroll for the UUA Health Plan begins, congregations have to decide where they stand.

On that last point, the position of the UUA has not changed: offering health insurance to employees is a justice, fairness, and equity issue. I want to emphasize that, in large part because I have heard too much talk from analysts over the past two months about how an employer’s approach to ACA implementation is strictly a business decision, with a narrow focus on the financial implications. We all know that’s not the whole story – employee benefits are inextricably tied to employees’ sense of wellbeing, to their trust in their employer, and to their understanding of the social justice contract that underlies working within our denomination. Here is what we said in March –

“The UUA Health Plan: Not long after its 2007 launch, the UUA Health Plan formally adopted a set of values to guide the management of the plan. Those values included fiscal responsibility, integrity in our relationships, and adherence to legality in our operations. The number one value, though, was not one typically adopted by insurance companies. It was:

- *Justice, Fairness, and Equity*
 - Determine benefits and pricing based on fairness to present and future enrollees and ensure access to benefits without regard to race, culture, affectional or sexual orientation, gender identity and/or expression, health status, ability, or job title/rank

- Administer the plan with fairness and equity to participating UU congregations and organizations which sponsor enrollment
- Maintain and improve affordability; an unaffordable plan is inherently inaccessible

“The UUA Health Plan has been faithful to this charge from the beginning. As a result, 452 congregations -- at least two-thirds of UUA congregations believed to have eligible staff -- are subscribing employers to the UUA Health Plan. We have structured the benefits in the plan to be consistent with UU values -- something that simply will not happen in the Exchanges. We have used our superior financial performance to keep rates as low as possible; over the first six years, our premiums have increased at a compound rate of only 3.2% a year. Over the years, the plan has been upgraded to include:

- full parity of mental health benefits ;
- coverage for dependents to age 26;
- full preventive care and women’s health service – all well ahead of the dates that insurers were required to adopt the changes;
- a hearing aid benefit; and
- a \$2500 annual supplemental benefit for children with learning disabilities.

“Our plan provides coverage (e.g. the hearing aid benefit or the childhood learning disability benefit) rarely seen in commercial insurance policies. And from the beginning, we have recognized same sex partnerships and other domestic partnership arrangements. Our plan is able to minimize expenses since there are no high salaries for our staff, extensive advertising, or profit-sharing with shareholders. Perhaps most important of all, Jim Sargent and Patti Angelina, our Health Plan staff, are available to solve the inevitable billing problems or benefit questions when they arise. We are committed to ensuring our congregations and their participating staff an affordable plan, quality benefits, and problem-free administration. **The UUA Health Plan is the embodiment of our collective UU Values.**”

Get informed

During GA2013, I presented a status update to representatives of the AUUA – the Association of UU Administrators. It included everything we knew up to the week before. In addition to this Summary, there are two other pieces for you to read:

- A PDF of the Powerpoint presentation, which includes charts and examples that you need to read and understand. I have added three slides that show how to complete the official notice to employees regarding Exchanges. Things are proceeding so quickly that this version of the notice came out just the day after my presentation – fortunately the edits were minor. [That PDF is available here.](#)
- The Powerpoint itself, of course, can’t include all of text of the presentation. [Here is enough detail](#) to understand how ACA works and how you can explain it to the staff in your congregation.

The above information is provided to assist congregational leaders, religious professionals, and other staff in their decision-making. However, the staff members of the UUA Office of Church

Staff Finances are not attorneys or accounting professionals, and we encourage congregations to seek the services of their own advisers in dealing with unusual cases or individual circumstances.

For follow-up questions, email: HealthInsurance@uaa.org, or phone:

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If you change the email address that you use to receive these updates, be sure to let Patti know.