

Summary of Research and Changes to Clergy Benefit Program for 2018

1. Clergy Survey Results:

- a. Response- Excellent: 204 Respondents (more than one-third of clergy responded, and the age mix reflected the total demographics), which is statistically reliable
- b. 52% of clergy chose a plan from the Federal Marketplace
- c. 39% of clergy were able to access healthcare through Medicare, a spouse's plan, or Veterans' Administration. Still receiving a stipend, these people were overwhelmingly positive about the change.
- d. Over 68% of clergy felt the stipend was satisfactory. Those who felt the stipend was inadequate were mostly in the 50-65 age group.
- e. Over 28% of clergy qualified for a stipend from the Federal Government
- f. 60% of clergy felt that the change from the old health plan did not affect them negatively, or that it affected them positively.
- g. Overall, the clergy prefer the new system; however some clergy had to pay much more out of pocket—especially those in the 50-65 age group.

2. The Committee has found several ways to mitigate the concerns of the clergy for the coming year. The concerns expressed, and our responses to mitigate those concerns, are listed in the table below:

| Concern | Response |
|--|---|
| Lack of Choice | Expand choice beyond the Affordable Care Marketplace by offering a customized FLUMC online portal and telephone call-in center staffed by a group of vetted insurance professionals through a company called Member Benefits. This company adds to the existing ACA Marketplace a private insurance network with several insurers that are not in the ACA network. |
| Out of Pocket Expenses | Benefit professionals at our portal can help clergy to compare actual out of pocket costs between plans to make the best value choice for their family |
| Too Complicated | The Member Benefits staff offers one-stop shopping for a wide variety of health plans, access to governmental subsidies, and ancillary products like dental, vision or life insurance. |
| Tax Education | Information will be disseminated through Conference and through a list of informed CPAs. Health Savings Accounts will be available through Member Benefits. |
| July Moves Disrupt Health Plan Access and Out of Pocket Limits | Education up-front might help people to choose plans that may cross county lines if they are considering a move, so that they don't have to change plans and reset the deductible and out of pocket payments. We have also raised the maximum amount that can be paid through the Preachers' Relief Board to \$7500 to help clergy who need help with medical/insurance expenses |
| Costs | The stipend amount will be increased for 2018 by \$1,000 per year, across all categories. Overall, this total amount represents a blended percentage increase which is comparable to the increase in medical costs in 2016. Plus, by increasing single and couple rates by the same amount as family rates, older clergy who are single or couples will receive a larger proportional share of the increase since they are more financially challenged by buying health plans in the Marketplace. |
| Education and Communication | Our customized Member Benefits portal has a team of professionals who are well-versed in tax implications of health insurance and who supply call-lines as well as newsletters to educate participants. |

3. Who is Member Benefits?

- a. A Private Insurance Exchange, which is a company of insurance experts who guide people to the best available health plans (as well as dental, vision and life insurance plans) for their needs and financial situations. They represent the insurance companies who are part of the Federal Affordable Care Act Marketplace PLUS a network of private insurers which will be customized for your geographic area.
- b. Member Benefits provides access to insurance for the Florida Medical Association, the Florida Bar Association, the Florida Institute of CPAs, and many other state and national organizations.
- c. They provide this service through online access to a very user-friendly portal (website) which analyzes the plans available, the providers requested, the costs and subsidies available, and the personal preferences of the users.
 - i. Our Member Benefits portal will be customized for our Conference-wide needs and preferences, and will bear our logo and specific stipend information
 - 1. Clergy will be able to enter their stipend amount and choose how to "spend it down" and see additional costs as they choose their preferred insurance products
 - ii. Clergy will also have access to this assistance from Member Benefits by phone and online
- d. Member Benefits receives a commission on insurance products purchased (as regulated and overseen by the Federal and State governments- **with no additional cost to users**).
- e. Member Benefits offers all of the plans that are available on the Federal Affordable Care Act Marketplace, plus plans from qualified insurers who chose not to be part of the ACA. They also offer other kinds of services which can be purchased by clergy users as affordable options, for example: dental, vision, and Teledoc.
- f. You can even enroll in a Health Savings Account (HSA) through our customized Member Benefits portal to reduce your tax burden.

4. Can I use Member Benefits if I qualify for subsidies in the Affordable Care Act?

- a. Yes, but you will be guided through the Federal Marketplace for your health insurance if you qualify for a subsidy.
- b. You can still buy the other kinds of products through the Member Benefits portal that will be customized for the Florida Conference

5. Church Staff can also access the portal that Member Benefits customizes for the Florida Conference to purchase their benefits.

6. We anticipate Open Enrollment to begin on November 1 and to end the Monday after Thanksgiving, November 27.

7. Be watching your FLUMC email, your District newsletters and the FLUMC website for more information between now and November 1!