

# Why Missio Benefits?

An Honest  
Conversation about a  
hard topic:  
**Group Healthcare**

Presented By:

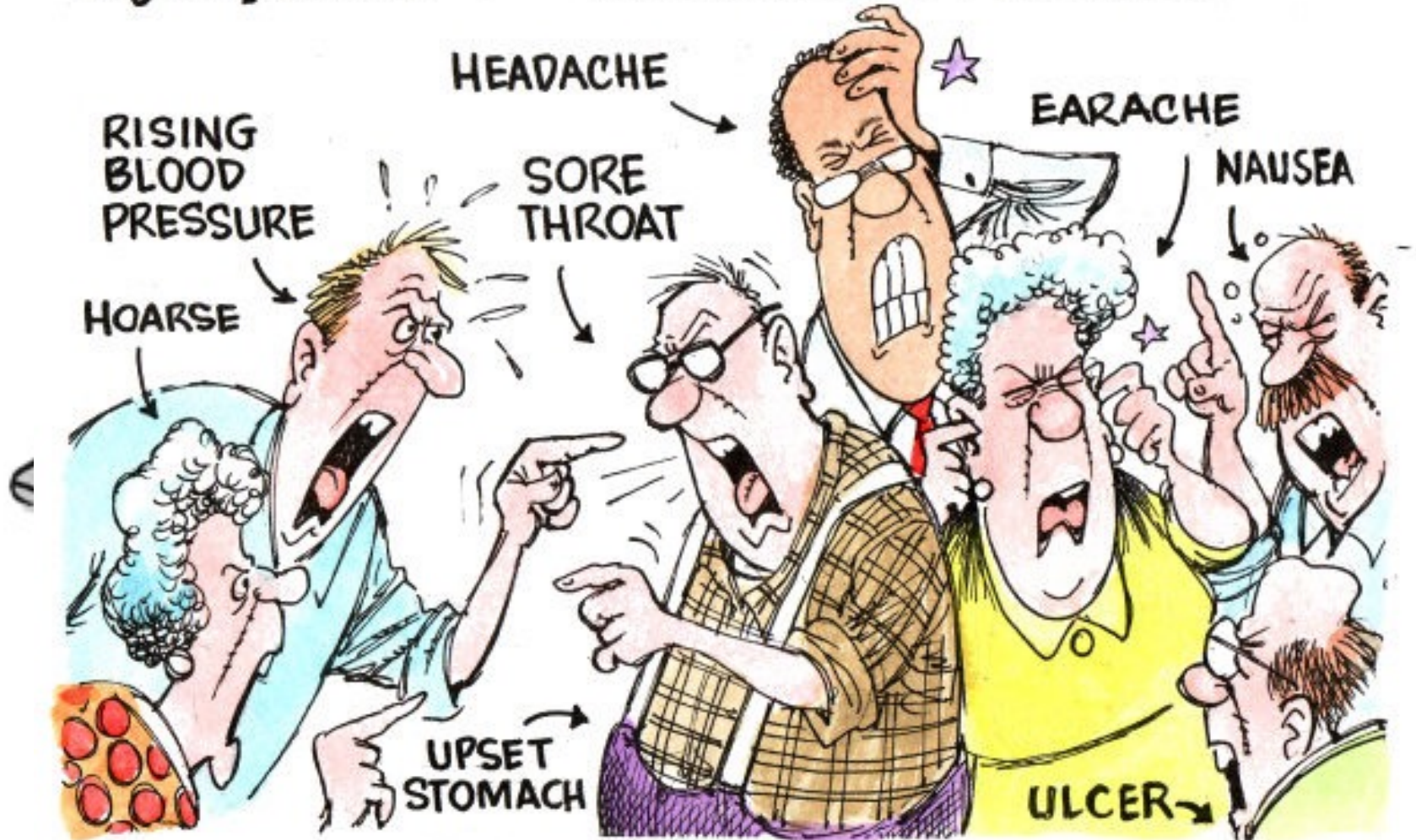


**Louis Gallucci**  
*National Director*  
Missio Benefits

# Status Quo

What we are all thinking: **Group Healthcare Market**

## Symptoms of the Healthcare Debate...

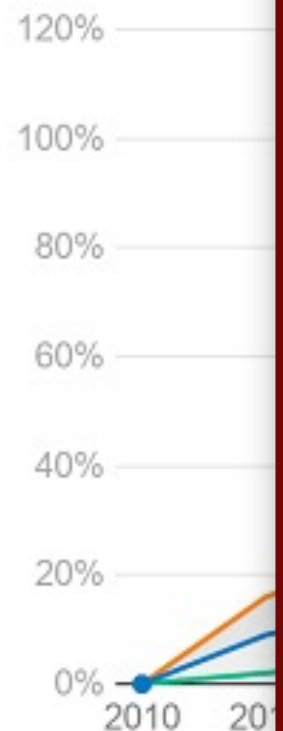


DAVE GRANLUND © [www.davegranlund.com](http://www.davegranlund.com)

# Status Quo

## National Healthcare & Plan Design Trends: **Group Healthcare Market**

Employer  
Much Fas



A prudent person with insight foresees  
danger coming and prepares himself for it.

But the senseless rush blindly forward  
and suffer the consequences.

Proverbs 22:3

family  
ums for  
employer-  
health  
urance  
eraged  
**342**  
n 2020

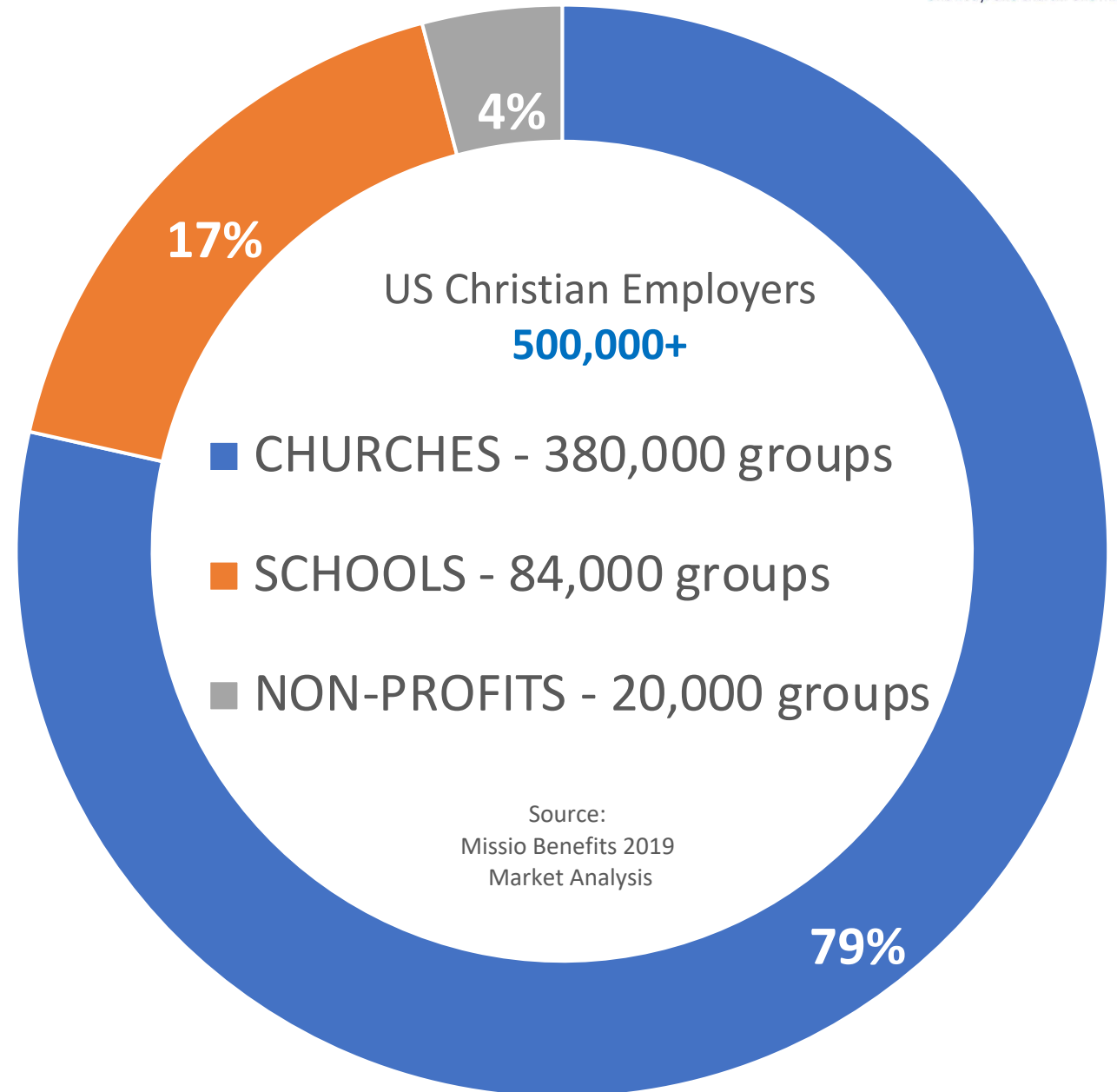
source:  
Kaiser Family  
Health Benefits  
Survey

NOTE: Average general annual deductibles are for single coverage and are among all covered workers. Workers in plans without a general annual deductible for in-network services are assigned a value of zero.



# Status Quo

## US Christian Employer Market Makeup



# Status Quo

Christian Employers Have Limited Options



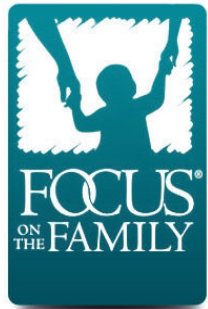
But what if...

# Aggregation

(UNITY OF THE CHURCH)

# Status Quo

Nearly all Large Christian Organizations Choose to Offer a Self-Funded Church Plan



# Status Quo

Nearly all Large Christian Organizations Choose to Offer a Self-Funded Church Plan

	ACA Market	LARGE US MINISTRIES
FUNDING STRUCTURE	<b>FULLY-INSURED</b>	<b>SELF-FUNDED CHURCH PLAN</b>
GROUP PURCHASING POWER	<b>NO</b>	<b>YES</b>
PLAN DESIGN FLEXIBILITY	<b>NO</b>	<b>YES</b>
BEN-ADMIN/ELECTRONIC ENROLLMENT & MANAGEMENT	<b>NO</b>	<b>YES</b>
REWARD FOR PERFORMANCE	<b>NO</b>	<b>YES</b>
MEMBER LEVEL DATA & REPORTING	<b>NO</b>	<b>YES</b>
DATA ANALYTICS & PREDICTIVE MODELING	<b>NO</b>	<b>YES</b>
FREEDOM FROM STATE-LEVEL REGULATION (ERISA EXEMPT)	<b>NO</b>	<b>YES</b>
SAVINGS POTENTIAL	<b>LOW</b>	<b>HIGH</b>



# About Missio Nexus

THE LARGEST ASSOCIATION OF GREAT  
COMMISSION CHURCHES AND ORGANIZATIONS  
IN NORTH AMERICA.



*Empowering the Great Commission Community of North America*



# Breaking Status-Quo

A NEW REALITY FOR THE BODY OF CHRIST

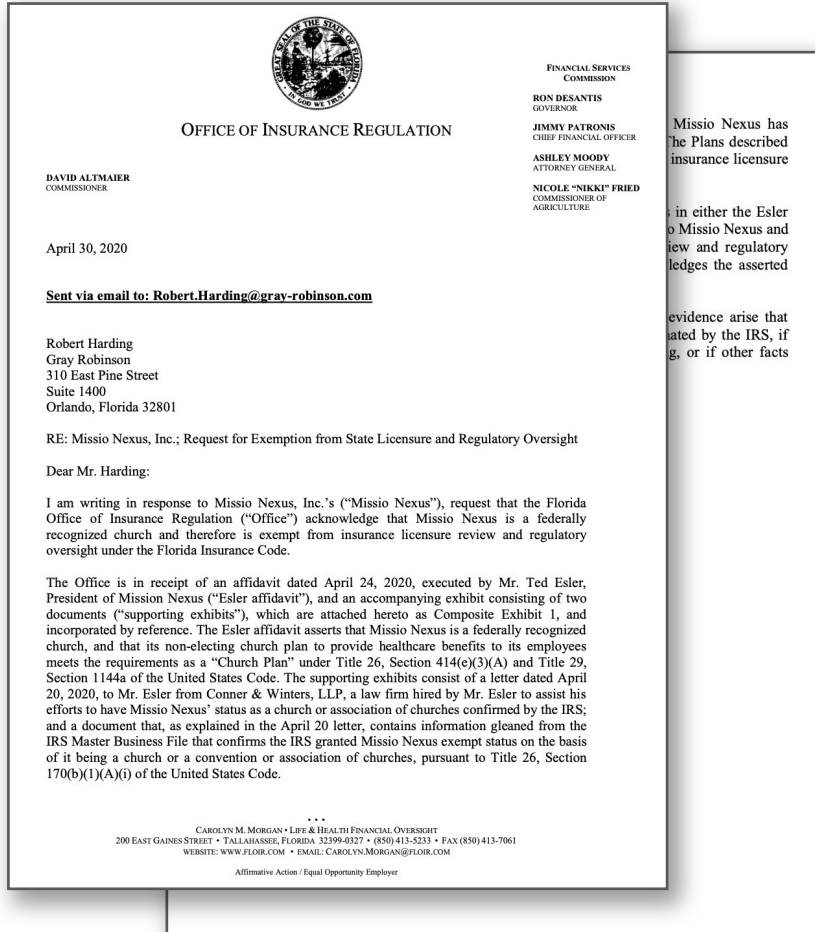


## Missio Benefits

- ✓ First of its kind association health plan offered through Missio Nexus
- ✓ Available to Any Great Commission Organization (regardless of size)
- ✓ Domestic & Global Benefits
- ✓ Structured as one, large employer group w/ **July 1<sup>st</sup> renewal date**

# Missio Benefits

## Plan Structure & Eligibility

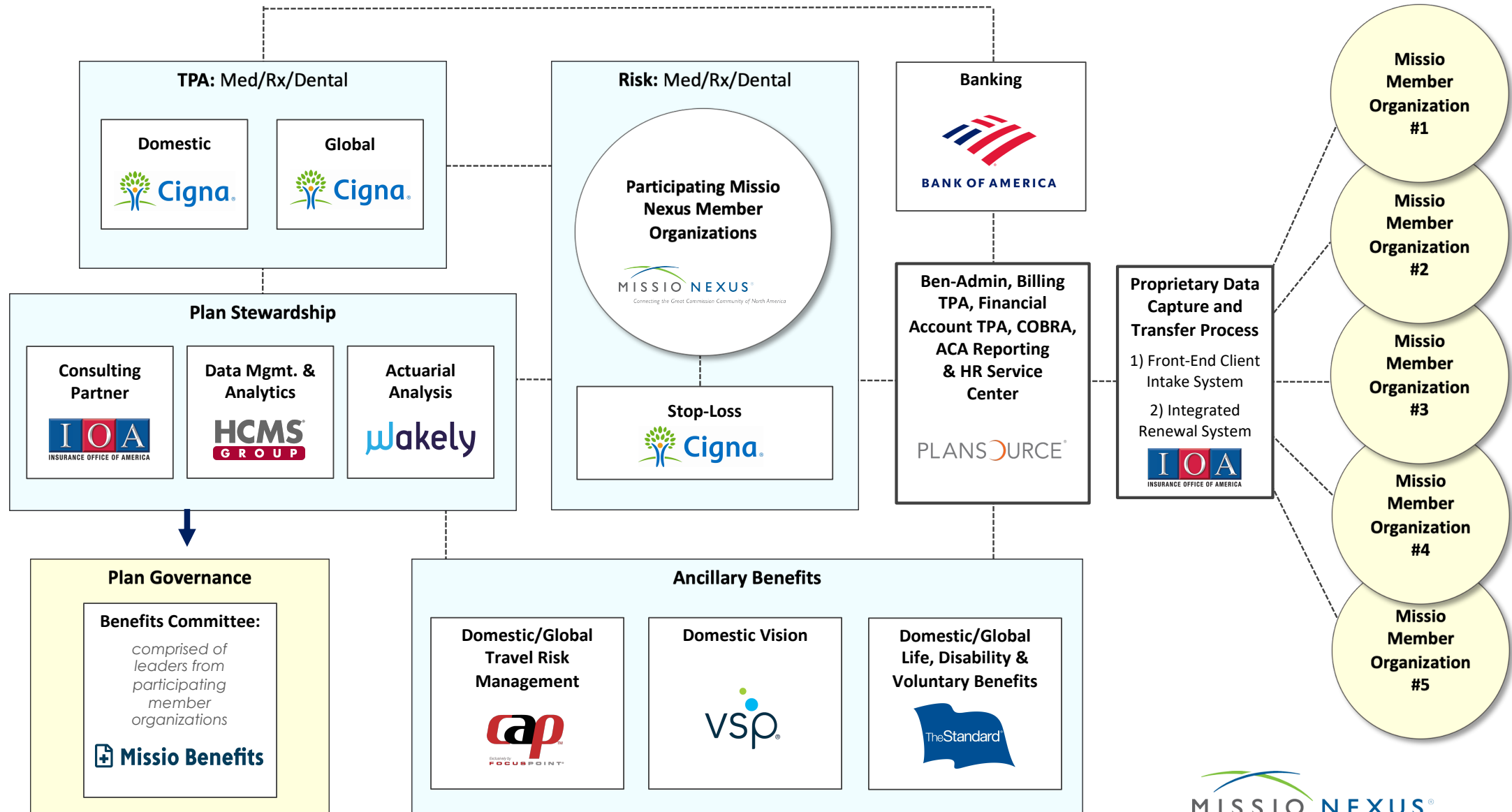


## Regulatory Standing

- ✓ Missio Benefits is the self-funded association health plan offered through Missio Nexus
- ✓ Missio Benefits is a “Church Plan” as defined by the IRS
- ✓ Missio Benefits is regulated as a large, single employer group (Church Plan Parity & Entanglement Prevention Act, 1999)
- ✓ **April 30, 2020** - State of Florida Office of Insurance Regulation issued Missio Benefits the first ever exemption letter for a Church Plan in FL.
- ✓ Available to any Christian employer in all 50 states regardless of size

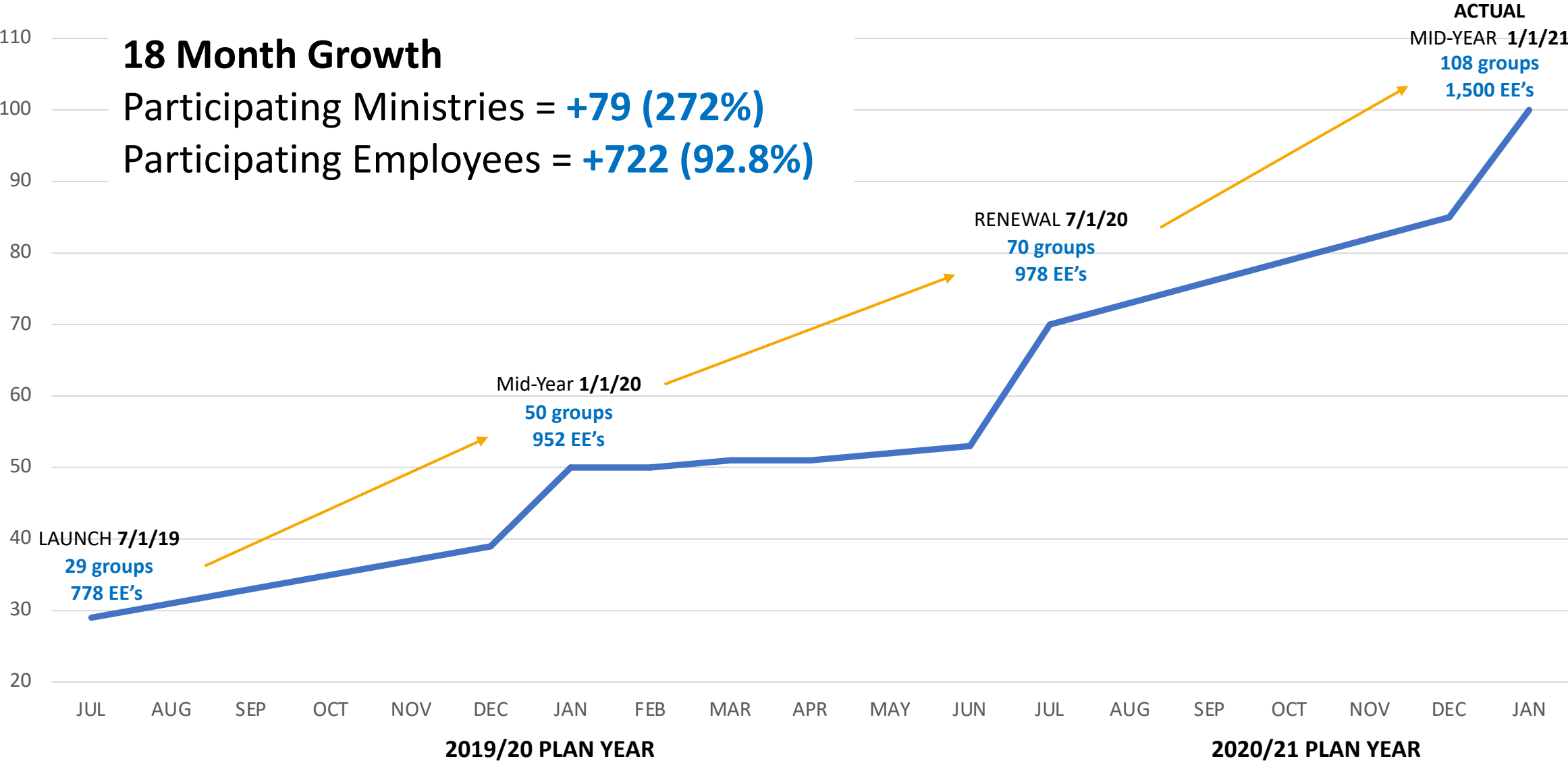
# Missio Benefits

## Plan Structure & Risk Model



# Missio Benefits

Plan Growth Since Launch





# Missio Benefits

## Benefit Administration & Service Structure



### Technology & Administration

- ✓ Fully Integrated Benefit Administration System  
(PlanSource – [www.plansource.org](http://www.plansource.org))
- ✓ COBRA Administration  
(domestic plans only)
- ✓ HSA, HRA & FSA Administration
- ✓ 2-way Payroll Integration  
(additional cost)
- ✓ ACA Measurement & Reporting  
(1095(c) Forms)

### Service/Support

- ✓ Employee HR Service Center
- ✓ Dedicated Account Management



### Missio Benefits PY 2020/21 Claims Funding Renewal Rates

#### Overview

Missio Benefits ("Missio"), and its vendors, asked Wakely to develop policy year 2020-2021 ("PY 2020/21"), effective July 1, 2020 through June 30, 2021, net claims funding rates for their domestic and global health and dental benefit plans. The sections below, and exhibits attached, briefly describe the methodology and assumptions employed in the development of these rates.

#### Methodology and Assumptions

Wakely's development of PY 2020/21 claims funding rates for Missio's health and dental benefit plans included evaluation of several sources of information:

- IBM MarketScan® 2017 data ("MarketScan") which contains private-sector insured data for approximately 27 million annual commercially-insured enrollees nationwide. This data was used for evaluating claim costs by age, gender, and enrollment tiers, as well as comparison to overall allowed costs in metropolitan statistical areas as the anticipated Missio domestic population.
- Feedback from Missio's vendors regarding expected provider contracting, enrollment, plan designs, and stop loss coverage
- Publicly available trend surveys were considered for projecting claims costs to the rating period of PY 2020/21.
- Demographic information on employer population currently enrolled in the Missio program for PY 19/20.
- Missio claims and enrollment experience data from July 2019 through January 2020.

#### Medical

Wakely used MarketScan data and emerging plan experience data to develop rates by plan and tier for PY 2020/21. Using this data, Wakely developed allowed charge claim rates normalized for Missio's demographics. This data was further adjusted for:

- Specific stop loss coverages at \$400,000, \$350,000, \$300,000 and \$250,000 deductibles
- Trend
- Underwriting effects as a result of Missio's stop loss vendor's underwriting procedures
- Faith-based organization utilization effects
- Medicare-as-Primary utilization effects for members aged 65, or older
- Actuarial values implied by plan benefit designs
- Global plan claims benefits

Missio's current stop loss policy specifies a specific stop loss deductible of \$400,000. The resulting rates reflect claims funding at this current specific stop loss retention level, as well as at

## Strategic Partnership w/ 3<sup>rd</sup> Party Actuaries

### 2020/21 Scheduled Project Work

- ✓ Quarterly IBNR Evaluation
- ✓ Post-7/1 Enrollment Re-Projection & Experience Review
- ✓ Year-End Evaluation & Preliminary PY 21/22 Renewal (data through Dec 2020)
- ✓ PY 21/22 Renewal Development
- ✓ Strategic Consulting



# Missio Benefits

July 1, 2021 Renewal Entry



**WELCOME TO**

## Affordable Healthcare Insurance

 **Missio Benefits**

**A Comprehensive Healthcare Solution Based on Christian Values**

As a committed advocate for all your insurance needs, it is our pleasure to share with you a new national program that is helping to make the complex even simpler. Missio Benefits is the first of its kind in national benefits. Offered by Missio Nexus, the largest association of Great Commission organizations in North America, Missio Benefits was developed to meet your unique faith-based needs by leveraging the combined strength and size of the Body of Christ to significantly lower premiums, streamline administration, and provide control over plan content and design.

**WHY CHOOSE MISSIO BENEFITS?**

- ▶ Missio Benefits is not a healthcare sharing program and therefore does not have pre-existing condition limitations, annual maximums, morality clauses or other contractual concerns commonly associated with those types of programs.
- ▶ Missio Benefits' plans are not subject to state-level laws, but Christian values. As a self-funded Association Health Plan, they provide everything your organization wants in a benefits program, and nothing it doesn't.

**THE AVERAGE MINISTRY THAT JOINS MISSIO BENEFITS IS ABLE TO:**

- ▶ Save 7-15%
- ▶ Provide a superior healthcare plan vs. the fully-insured ACA plan or sharing plan they previously had
- ▶ Provide a broader national network of healthcare providers/facilities
- ▶ Offer a benefits program that aligns with biblical values

**TRUSTED BY:**





Missio Benefits is not a Christian Healthcare Sharing plan but rather a comprehensive domestic/global healthcare and benefits platform with nationally recognized partners.

Learn More and Join Now at [WWW.MISSIOBENEFITS.ORG/2021](http://WWW.MISSIOBENEFITS.ORG/2021)

**different?**

**THE BODY OF CHRIST**

We leverage the combined strength and size of the Body of Christ to significantly lower premiums, streamline administration, and provide control over plan content and design.

**Entry Request Kit Completion Due Date: April 30**  
**Open Enrollment Dates: June 1-11**

**JOIN NOW!**

**Questions?**

us may be directed to [info@missiobenefits.org](mailto:info@missiobenefits.org).  
e interested in speaking directly to Missio Benefits, please  
IN NOW! on the Missio Benefits website and you will have  
on to request someone contact you or request entry.

ary is intended as a user-friendly source of information about the Missio Benefits  
is possible that, at any time, information found on this document may not be  
plete or consistent with other information or communications. Also, we are not  
roll the content of outside sites. Complete rules are contained in the governing  
ents and Missio Nexus Agreement. Missio Nexus, a 501(c)(3) organization,  
hed and maintains the Missio Benefits Plan (the "Benefits Plan"). These plans  
Plans" under applicable Federal Law, and therefore, state insurance licensure  
regulatory oversight are preempted.


## Renewal (July 1) Entry Guidelines

- ✓ Entry Request Due Date = April 30<sup>th</sup>
- ✓ Request Entry via "Join Now" on Missio Website

**JOIN NOW!**

- ✓ Group Health Risk Assessment
- ✓ Healthcare Savings Calculator Tool (via website)

Where to start?... **Missio Benefits Healthcare Savings Calculator Tool** ([www.missiobenefits.org](http://www.missiobenefits.org))



One Body. One Church. One Mission.

**2021/22 Healthcare Plan: Medical Savings Calculator**

July 1, 2021 - June 30, 2022

Other financial considerations based on what the Missio Benefits program will provide your organization at no additional cost:

1. Full Benefit Administration System
2. Travel, Evacuation & Repatriation Policy
3. Dedicated Customer Service Call-Center

**Step #1 (ESTIMATED ENROLLMENT)** = Enter your estimated employee enrollment by plan and tier in the boxes below

Projected Plan Enrollment	PPO	HSA Plan #1	HSA Plan #2	100% Plan	90% Plan	80% Plan
Employee	5					
Employee + Spouse		5				
Employee + Child(ren)	5					
Family		5				

**Step #2 (HOW MUCH WILL MISSIO BENEFITS COST US?)** = See the total cost below for the Missio Benefits Program

Missio Monthly Medical Rates	PPO Plan	HSA Plan #1	HSA Plan #2	100% Plan	90 % Plan	80% Plan
Employee	\$806.00	\$717.00	\$597.00	\$425.00	\$396.00	\$368.00
Employee + Spouse	\$1,512.00	\$1,323.00	\$1,071.00	\$756.00	\$692.00	\$629.00
Employee + Child(ren)	\$1,384.00	\$1,213.00	\$985.00	\$697.00	\$639.00	\$583.00
Family	\$2,090.00	\$1,819.00	\$1,459.00	\$979.00	\$891.00	\$804.00

Total cost of the Missio Benefits Healthcare program based on the estimated enrollment information you entered in step #1

Monthly Cost/Plan	\$10,950.00	\$15,710.00	\$0.00	\$0.00	\$0.00	\$0.00
Annual Cost/Plan	\$131,400.00	\$188,520.00	\$0.00	\$0.00	\$0.00	\$0.00
Annual Cost (US/Global)		\$319,920.00			\$0.00	
Total Annual Cost						\$319,920.00

**Step #3 (WILL WE SAVE MONEY?)** = Enter your current annual Healthcare cost in the yellow box below to see your estimated annual variance

Missio Nexus Annual Cost	Current Annual Cost	\$ Variance	% Variance
\$319,920.00	\$360,000	(\$40,080.00)	-11.13%

**Step 1** – enter estimated enrollment by plan and tier

**Step 2** – enter current annual healthcare spend



# **Missio Benefits**

One Body. One Church. One Mission.

Q

A