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Sent: Wednesday, September 07, 2011 11:22 AM
To: mweinstein@icuba.org
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Your monthly news feed dedicated to leaders of insurance risk pools.

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THE POOL

Welcome to The Pool!

Welcome to the first edition of The Pool! The monthly newsletter designed to inform, connect and inspire Association and Trust leaders. Each issue will feature an industry focused monthly recap, noteworthy articles, and a brief highlight of a current leader within the industry. The Pool is dedicated to providing a free online knowledge sharing portal to leaders seeking to expand their association. Join our group on LinkedIn by clicking here [The Pool](#). We hope you enjoy our monthly newsletter and encourage your [feedback](#) on what future topics you would like to read about, interviews we could conduct, or if you would like to be a featured leader!

Monthly Spotlight



Group: Independent Colleges and Universities Benefits Association Inc.

President & CEO: Mark Weinstein

Website: <http://www.icuba.org/>

ICUBA began on April 1, 2003 with 9 Florida higher education employers. This 501c9 VEBA established a MEWA and offered self funded medical and prescription drug

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Preparing for Open Enrollment 2011

For this year's series on open enrollment, EBN asked their readers, to give advice for improving this perennial event. The responses-covering communications, voluntary benefits and wellness programs-were detailed, insightful, varied... [Read more](#)



Plan on more

plans to the founding members. ICUBA also provides fully insured benefit offerings of dental, vision, life plans and workplace benefits.

The President and CEO, Mark Weinstein, was determined to grow beyond the initial founders of the MEWA. Mark understood that to attract new members to the program ICUBA's track record needed to show that they had the experience to run the program effectively. Under his direction ICUBA experienced fantastic growth over the last 8 years. Mark grew the program from the 9 original members to 20 employer groups. ICUBA's employee base increased from 4,800 to more than 8,000 total employees. Mark has proven that his program works!

The strategy, in Mark's view, is simple, "When you follow quality... decreased costs will naturally follow." Provide valuable participant centric products to the end user and get the employers on board with making an investment that encourages healthy behavior. ICUBA, being an early adopter of consumer driven health plans, creates this value by making sure there are no barriers to preventative care services. Mark knows ICUBA's claims experience will be better if access to preventative services are easy to attain. To create easy access ICUBA asks their employer groups to make an investment in health reimbursement arrangements. Providing assistance to the employees first dollar of benefit spend has removed any barriers to receiving that initial treatment. Employees can access the preventative services they need and still make wise consumer driven decisions. Although ICUBA is not immune to having large claims occur, Mark's approach has led to a favorable claims experience.

Like many MEWA's, Mark does feel that healthcare reform may impact his smaller employer groups. Although the insurance exchange can provide options to the smaller employer groups Mark knows the ICUBA participant centric services will continue to add value that cannot be replicated through the exchanges. The benefits landscape is changing and employers are now looking at the offerings with a holistic view. Healthy eating programs, wellness initiatives, and personalized benefit information are a few of the keys in driving real change in employee's behaviors. Healthcare reform may provide more options to employer groups but those employers looking to offer more than just a benefit will continue to see the value in ICUBA's programs.

ICUBA, like many associations, continues to put the premium dollars back into their member's program. Mark's leadership and innovative thinking continues to drive value for

compliance in 2012

Health and Human Services are proposing new rules to help consumers choose insurance options. Summary plan descriptions and a glossary of insurance terms are two items expected to be provided to employees. Although these items will be "standardized" the ongoing compliance will inevitably create more work for plan sponsors. You can obtain more information about the proposed regulations by selecting the hyperlink found here. [Read more](#)



Getting rid of the 'Grandfather' rules

House Republicans are trying to develop legislation that lessens the burden on those plans maintaining grandfathered status. The current rules make it nearly impossible for most groups to stay grandfathered. Keeping this status allows the plans to not need to comply with some of the health care reform rules. [Read more](#)

the consumer, differentiation for the employers and positive growth for ICUBA. Mark's continued focus on employee wellness and healthy living has been a winning formula for all employers choosing to be a member of the ICUBA program.

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