

Q & A: Denominational Health Plan Workshop

January 21, 2012

**Facilitated by Toni Marie Sutliff of the Episcopal Medical Trust
Hosted by the Diocesan Health Insurance Taskforce at Trinity Episcopal Church, Fort Worth**

The following are questions that were raised by the participants during Part One of the workshop on the Denominational Health Plan and answered by Mrs. Sutliff.

Q: Who will police the parishes to make they stand in compliance with the Denominational Health Plan?

A: It is up to the diocese to police each parish and entity.

Q: In regard to the Denominational Health Plan that was passed at General Convention in 2009, does this resolution state that a “church may offer” and not “must?”

A: In accordance with this Resolution, once it has been voted upon by your diocese, then all parishes and entities in the Diocese must stand in compliance with the Resolution as well as what has been decided by your Taskforce as the minimum standard (for the Diocese).

Q: Is this a co-op?

A: No. [The Episcopal Medical Trust] is not a co-op. It is a beneficiary association, like a mutual fund.

Q: If a staff person is paid a certain salary, is there a way to figure out his/her hours?

A: If truly salaried, then the employee is eligible for the plan and the hours do not matter, but you can keep track of the total number of hours worked. For more information on how to do this, you should check with your Chancellor.

Q: Why are the decisions being pushed to each diocese?

A: To allow for a compromise within each diocese.

Q: How would children of a domestic partner (whether same-gender or opposite gender couples) be covered?

A: Yes, they are specifically covered in our definition of ‘child.’

Q: Can you advise which other dioceses that have gone through schism and are in a similar situation as our diocese have already bought into the Episcopal Medical Trust to fulfill the DHP and this Resolution?

A: So far, the Diocese of Quincy is the only diocese that has finalized its plan through the Episcopal Medical Trust, which has experienced schism. Fort Worth is the only other diocese that has experienced schism that is working on this initiative through the Episcopal Medical Trust.

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The following are questions that were raised by the participants during Part Two of the workshop on the High Deductible Health Plan / Health Savings Accounts and answered by Mrs. Sutliff.

Q: What are the rules and regulations around an HSA?

A: You will find this information on page 9, slide 2 of the powerpoint (see powerpoint presentation)

Q: If I go to a pharmacy and use my [personal] MasterCard for the expense, how do I get reimbursed?

A: You would write yourself a check on the Health Savings Account to reimburse yourself.

Q: Why would a parish want to select an HDHP?

A: An HDHP is cheaper for the employer (parish, diocese, or entity). Rates for the HDHP does not climb as rapidly as other plans, if at all.

Q: If (a parish) does choose the HDHP, does parity still apply?

A: Yes, because parity is an across the board decision regardless of which plan is selected.