

Dear colleagues,

I hope you are staying well and feeling supported in the work you are doing as important leaders in this church.

We've been getting a few questions about whether or not Portico has a program in place to provide relief to congregations that are struggling with finances and wondering if they can get a reprieve from paying for benefits. Unfortunately, we don't have extra funds to be able to do that.

Here's how I've answered these questions:

- I appreciate what I see as your contingency planning to explore every possible way to continue ministry and preserve financial viability. We hear and understand your concerns and we are simultaneously praying for relief. We are all in this together.
- Our top priority is to support the well-being of our plan members. Our ELCA community needs your resilient leadership now more than ever, and Portico is committed to supporting you as best we can. That means ensuring uninterrupted access to medical care, prescription drugs, health support programs, and emotional health resources.
- Portico administers a bundled benefit program on behalf of this church. Our self-insured health plan is funded entirely by contributions from sponsoring organizations. As a nonprofit ministry, we negotiate contracts with vendors to ensure we get the best pricing for our community. The money we collect from sponsoring organizations and members covers our costs – we have no unnecessary reserves or extra income streams we can tap into to cover the health claims that we, as a community, continue to incur every day. We are relying on sponsoring organizations to continue to pay for your benefits so that we can continue to pay claims and to invest in your retirement accounts.
- Our hearts go out to the congregation leaders struggling to pay bills when their doors are temporarily closed. Like you, we are adapting to this new reality so that our ministry continues, so that your ministry continues.
- Not paying for benefits is NOT a viable path to preserving financial stability. In the short run, Portico will work with congregations to develop a plan for payment over time.

To add a bit more detail on the last line, we would be able to work with a few congregations that need to stretch out their payments and we'll be happy to discuss this with them. This is, we know, only a short-term relief. Also, it is very important that congregations make timely contributions into retirement accounts. Not only is this a

legal obligation, but plan members would be adversely impacted if contributions (purchases) are delayed while the market is down.

We're working hard to get information to our members. Here are some specifics that are very relevant now. Attending to our well-being is so important. And that's especially true right now when those we serve are likely feeling more removed or isolated from their own communities. We continue to give hope in terms of resources, tools, and support. For example, we have included four **benefits** that can meaningfully help ELCA-Primary health plan members toward greater well-being.

- **Being** – is a holistic, faith-based, educational platform offering expert-led videos on a wide range of well-being skills – such as longevity, purpose, resiliency, and more.
- **Learn to Live** – is a self-directed online mental health support program designed to help manage stress, depressions, social anxiety, insomnia, and substance use.
- **98point6** – a service that delivers 24/7, text-based primary care services with U.S. based, board-certified doctors. Receive on-demand consultation, diagnosis, and a treatment plan. Doctors can also prescribe medication (except controlled substances) and order lab tests.
- **Doctor On Demand** – provides on-demand, online appointments with board-certified physicians, psychologists, and psychiatrists. You can see a therapist through Doctor on Demand for stress, anxiety, relationship issues, depression, changes in mood, alcohol and tobacco addictions, and eating disorders.

A couple of additional notes:

- Currently 98point6 is experiencing a high volume of incoming messages. Responses have been slower than normal, but they are adding more doctors as fast as they can. Previously, each doctor had to get board certified in each state. With COVID-19 relief, now a board certified doctor can treat across state lines. 95% of the ELCA plan members that used them so far this year (we just started on January 1) got immediate resolution and only 5% needed to go elsewhere for additional testing, etc.
- Another concern raised is about counseling telehealth. Members who had been receiving, in person, mental health treatment with a therapist will now be able to have appointments via telecommunication (Skype, phone, Face Time, etc.) that will be covered.

As part of our business continuity plans, Portico implemented our work from home disaster recovery plan on Monday, March 16th and it will remain in place through at

least Friday, April 10, 2020. I'm pleased to let you know that although call volumes have been higher than usual, we are keeping up and continue to see high service levels. Today we recorded a video addressing some of the most common concerns we're hearing from members and the email link to the video will go out tonight.

We're in this together. If there is more information that would be helpful, please let me know and I'll respond as well as I can.

Peace,

Jeff

The Rev. Jeff Thiemann

President and CEO

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