



## HEALTH PLAN

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*The Montana Medical Association Health Plan*  
*Dedicated to serving professionals in the healthcare industry*

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### A SPECIAL MESSAGE FROM JOHN O'CONNOR, SPONSOR ORGANIZATION BOARD MEMBER

#### Navigating the Murky Waters of COVID-19 & Beyond

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There is no doubting the fact that all our lives have been turned upside down by the COVID-19 pandemic. Both personally and professionally, we've all been challenged in ways we could not even imagine as late as the middle of February. For those of us tasked with running healthcare practices & facilities, the economic uncertainties are coupled with staff & patient health concerns, and the very real threat posed by the need to stay open and treat patients. The stress level is off the charts. And while our practices and lives may be altered forever, it is not all doom and gloom.

By now, most everyone is aware of the Federal and State of Montana programs designed to ease both the business and personal financial crisis we each face. From the initial Economic Injury Disaster Loan (EIDL) emergency advances, through the various stimulus and loan programs under the CARES Act and Small Business Administration (SBA), the Federal Government has stepped in to provide emergency economic relief to the healthcare industry. It seems as if an entire industry of "experts" sprung up overnight to interpret and advise on how to maximize relief under CARES, the Paycheck Protection Program (PPP) and Healthcare Enhancement Act as there are complicated rules and formulas around loan forgiveness and stimulus amounts that can change daily. Despite these efforts, many of us have had to furlough or eliminate employees, take pay cuts and slash employee wages, reduce hours, apply for loan deferrals and other drastic measures to keep the doors open.

It is often said, "Necessity is the mother of invention" or more properly for the wordsmiths among us, *Mater atrium necessitas* ("The mother of invention is necessity"). Due to COVID-19, the slow machine that is CMS was forced to make changes to programs many of us have pushed to update for years. Telemedicine and Telehealth codes, restrictions on site of service, and reimbursement for services have all been updated in very positive ways, especially for those of us in Montana where a drive to the doctor's office is often counted in ½ days rather than ½ hours. Temporary relief from sequestration also provides an opportunity to review the value of this budget-centric program for the better. Our two Senators have worked tirelessly to protect access and provide relief to Montana's healthcare providers and their employees.

But the notion that speed to change the delivery of care, and how we get paid, is all on the Government is folly; it is not a one-sided affair. Providers, too, are being challenged to find ways to deliver better care, more efficiently & in a more cost-effective manner, at the time the patients need it, not when it is a convenience of scheduling. Programs CMS has been advocating for and incentivizing providers to implement have taken on new urgency: Chronic Care Management (CCM), virtual

check-ins, and Remote Patient Monitoring (CCRPM or just RPM for short) all allow providers to get paid for work they were already doing by using technology to better meet the needs of patients. CMS is “all-in” and the genie is out of the bottle on these programs as they’ve expanded the reimbursable code sets for three years in a row and this crisis has magnified their importance. Eliminating unnecessary hospital re-admissions, catching issues before they become problems, and increasing access are all byproducts of the care teams staying better connected to patients. While payment adjustments are certain to come, the ability for providers to engage their patients in ways other than within the confines of a physical building to improve access, save costs, and positively impact the system are here to stay.

This crisis has magnified the need for practice leaders to maintain a strong network of peers and effective resources they can rely on for instant information. From the Montana Medical Association (MMA) to strong organizations like the Montana Medical Group Management Association (MTMGMA) and the Montana Hospital Association, these groups provide important resources and networks to connect, inform, and assist as well as connecting members to verified experts. Group discounts for essential programs, including our very own MEWA, also provide positive impacts on practices. And in order to survive, and eventually thrive now and into the future, we must lean on each other for advice, proven strategy, and camaraderie. Providers who recognize the importance of these professional connection points and lifelines will be better equipped to come out on the other side of this crisis with tools and programs to succeed in the new normal.

*John O’Connor, FACMPE is a Sponsor Board member of the MMAHCPT and the CEO/Practice Administrator at Five Valleys Urology, PLLC in Missoula. John is a past-president of MTMGMA, past chair of the national MGMA Government Affairs Committee, and is highly active in LUGPA (Large Urology Group Practice Administration). He can be reached at [john@fivevalleysurology.com](mailto:john@fivevalleysurology.com)*

## IN THE NEWS – VACCINES ARE ONE OF THE GREATEST PUBLIC HEALTH INTERVENTIONS

The notion of vaccines is very much in the public eye these days. As our world works to manage the current pandemic, we are hopeful that a vaccine for COVID-19 is on the horizon. We are all aware of the need to develop a vaccine in order to allow the world to return to some version of normal. As we ponder the COVID-19 vaccine, please consider all vaccinations and their role in our world. Vaccines have many benefits. They save lives, prevent disease outbreaks, save money, and protect communities. Please take some time to learn about vaccinations by visiting the CDC website at [www.cdc.gov](http://www.cdc.gov) . For a list of recommended vaccinations and when to get them, please see <https://www.cdc.gov/vaccines/index.html>

## RESOURCES

- Please visit the MMA Health Plan on the web at [www.mmahealthplan.org](http://www.mmahealthplan.org).
- Blue Access for Employers (BAE) allows you to enroll, term and maintain your employee’s records in the Blue Cross Blue Shield of MT system.
- Total Health Management provides wellness benefits and \$100 off of next year’s deductible.
- The MMA Health Plan offers a 24/7 Nurseline - 877-213-2565.
- Blue Access for Members (BAM) allows your staff to view and manage their services and claims.
- The MMA Health Plan offers maternity care through Special Beginnings Program – 888-421-7781.

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*The vision of the MMA Health Plan is to be the primary choice for medical benefits for your healthcare organization*

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