



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

HEALTH PLAN

QUARTERLY NEWSLETTER | OCTOBER 2020

2020 - IT'S A WRAP!

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Greetings from the MMA Health Plan!

It is safe to say that this year has been extraordinary. As we look at all the changes that have occurred due to the pandemic, we hope that this fall finds you somewhat settled, safe and resuming some level of normalcy.

During these unprecedented times, we want to remind you of some of the benefits on your MMA Health Plan. There is a 24/7 Nurseline available free of charge to all members. This service can provide consultation with a registered nurse, 24 hours a day, 7 days a week for answers to questions regarding fever, asthma, diabetes, nonstop infant crying and much more. Additionally, the registered nurse can help you decide whether the condition requires a trip to the emergency room, an urgent care center, or an appointment with your doctor. The 24/7 Nurseline also provides an audio library of over 1000 topics. To contact the 24/7 Nurseline you can call 877-213-2565.

Additionally, telemedicine visits with providers have always been a covered benefit on the MMA Health Plan if provided via visual technology. The services must be medically necessary and will be paid based on plan benefits. At the onset of the pandemic, the MMA Health Plan added telephonic visits to the telemedicine definition as a temporary benefit until the federal government declares the pandemic over.

As we wind down another year and look forward to 2021, we want to remind you that on January 1, 2021, your deductibles and out of pocket maximums (OOPM) will reset and begin anew. One way to track your progress on deductibles and OOPM is to enroll in the online system, Blue Access for Members (BAM) through our Third-Party Administrator (TPA), Blue Cross Blue Shield of Montana (BCBSMT). To access their portal, please visit the MMA Health Plan's website at www.mmahealthplan.org. Under the "Employers/Members" tab at the top of the page, click "General Info/Links". The BAM system will allow you to track claims, print an Explanation of Benefits (EOB), search for facilities and providers and access a plethora of wellness and preventive information. We hope you will take advantage of this valuable tool that is available to you to maintain and manage your health and wellbeing.

In addition to the new plan year, many of our groups will experience their renewal and open enrollment period in the coming months. Renewal is the time when groups can investigate alternative plan options for their staff. Open enrollment is the time when members can make changes such as add or drop dependents to their plan. A reminder for our group administrators, please remember that you must have an

enrollment form or waive form on file for ALL eligible employees on your group plan. As you work through these events, we are here to help and inform and if you have any questions about plan options or open enrollment processes please contact us.

Lastly, this time of year is also the period when the MMA Health Plan staff and board evaluate our plans and benefits to better serve our members. This year there are several plans being added to our offerings. We have added two plans to our traditional plan options. They are the Comp 4000-80-6250 and the Comp 5000-80-6250. Please note that the first number represents the deductible, the second is coinsurance and the third is the OOPM. For those groups who prefer a traditional plan which includes some "before deductible" benefits, we are hoping these will provide additional choices. We have also added options to our Health Savings Account (HSA) qualifying plan choices. They are the HDHP 4500 and the HDHP 5500, both with an 80% coinsurance and \$6550 OOPM option and a 100% coinsurance and \$4500 or \$5500 OOPM option.

For our groups that elect the dental and/or vision benefits, we are happy to announce that we have increased both the dental maximum (per benefit year per member covered) and the orthodontia benefit (up to age 18) from \$1000 TO \$1500! Also, our vision benefits have increased to one exam every other year at \$125 (up from \$50 per year) and eyewear material (glasses or contacts every other year) has increased from \$150 TO \$400! These benefit increases come without any raise in premiums! We are so pleased to provide these enhancements and for those groups who do not currently offer dental and vision, we hope you might consider adding these benefit options for your staff.

If you have any questions or want more information on any of the benefits or services offered by the MMA Health Plan, please contact Marcia Ellermeyer at 406.443.4919 or mellermeyer@mmaoffice.org.

We appreciate the confidence that you place in the MMA Health Plan. We value your support, and we pledge to continue to work hard to provide our members with the best benefits and service in Montana! Please continue to remain safe and we wish you all health and happiness in the coming year! Cheers to 2021!

DON'T FORGET...

- Flu season is upon us, don't forget to get those immunizations!
- The MMA Health Plan Wellness Program is wrapping up on **December 15**. Don't forget to visit your primary care provider for your annual exam and complete the THM form! Find the form at www.mmahealthplan.org.
- Your mental health is very important during these challenging times and as we move into the holiday season! Don't forget that the MMA Health Plan has tools on the BCBSMT Employee Website, Blue Access for Members (BAM) to help.

DID YOU KNOW?

You can learn more about the MMA Health Plan on our website. There you can find the most updated forms for:

- enrolling new employees,
- making changes to employee's benefits,
- submitting both medical and prescription manual claims,
- and much more

THE MMA HEALTH PLAN WISHES YOU ALL A VERY HAPPY AND SAFE HOLIDAY SEASON!

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