



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

HEALTH PLAN

QUARTERLY NEWSLETTER | APRIL 2020

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A MESSAGE REGARDING COVID-19

During these unprecedented times, the MMA Health Plan wants to assure our employer groups and members that our attention and dedication to your health benefits continue uninterrupted. We are actively monitoring the impact of COVID-19 in our communities, and remain committed to providing the highest quality customer service to our members. To that end and in accordance with applicable laws, the MMA Health plan has made changes to plan benefit coverages. These are outlined below.

- The MMA Health Plan will cover 100% of the costs and waive the deductible (a \$0 member cost share) for testing for COVID-19 and the associated lab work, as well as the office visit associated with the determination to test. This change is in effect through the termination of the federally-declared national public health emergency, due to COVID-19, which was originally announced by U.S. Health and Human Services Secretary Alex M. Azar II on January 31, 2020.
- The MMA Health Plan will cover 100% of the costs and waive deductible (a \$0 member cost share) for treatment for COVID-19, as long as claims are submitted using a COVID-19 code. This does not include costs incurred at retail pharmacies. Please note that this change is effective until May 31, 2020 and subject to review at that time for extension.
- As always, telemedicine visits will process under our medical benefits like any other in person office visit. The same rules apply regarding in network or out of network providers. Under normal circumstances, these visits are required to be via

computer, using software such as Skype, allowing both patient and provider to have visual contact. However, due to some members and practices not having a method to conduct virtual office visits, we have made a temporary change to our telemedicine definition in that we are allowing audio (phone) office visits to be processed as a normal office visit claim. This change is in effect through the termination of the federally-declared national public health emergency, due to COVID-19, which was originally announced by U.S. Health and Human Services Secretary Alex M. Azar II on January 31, 2020.

These changes are subject to the terms of the Plan. Services must be medically necessary and consistent with Centers of Disease Control guidance. As always, members could be subject to balance billing if they are treated at an out of network facility/provider. These changes apply to both Comprehensive (Comp) and High Deductible Health Plan (HDHP) options.

As these extraordinary and unprecedented circumstances continue to unfold, the MMA Health Plan promises to support and assist our groups and members as we always have. Please stay safe and well during this time. Thank you for all you do to keep Montana's citizens healthy. Your support of the MMA Health Plan is greatly appreciated and we feel honored to serve you all.

DID YOU KNOW?

You can learn more about the MMA Health Plan on our website www.mmahealthplan.org. 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

It is important that MMA Health Plan has your correct contact information for any mailings and communication of plan changes. Please contact us or your employer to make sure we have your correct contact information.

CONTACT US

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