



HEALTH PLAN

QUARTERLY NEWSLETTER | JANUARY 2019

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The Montana Medical Association Health Plan is the only insurance plan managed by Montana physicians who are your peers and understand your health needs.

MESSAGE FROM ACCOUNT EXECUTIVE, MARCY MCLEAN

It's been a fun year at the MMA Health Plan celebrating our 10th anniversary. In March 2008 I was hired to help promote and grow a new health plan called a Multiple Employer Welfare Arrangement (MEWA). A what??!!



For many years, the Montana Medical Association discussed the idea of having their own group health insurance plan for Montana physicians, their employees, and their dependents. The MMA envisioned a plan that would have benefits designed in the best interest of member physicians that would be managed by a board of Montana physicians. In 2006 the MMA began the process and finally established a Multiple Employer Welfare Arrangement (MEWA), a self-insured group health plan "for Physicians, by Physicians". After 2 years of hard work by a committee of dedicated Montana physicians, the MMA Health Care Plan and Trust was launched in March 2008 and our first groups were enrolled in May 2008.

Calling on health care groups early on was interesting and challenging as I explained to them this new physician-managed, self-insured health insurance plan. I recall a physician in 2008 telling me it was getting more difficult to remain independent and thanked the MMA for helping her provide cost-effective benefits for her employees. Many, many thanks to our charter groups that had faith and joined early and jumpstarted the MMA Health Plan. Today we celebrate our success and thank you for your support, loyalty and confidence in the Plan.

The Trust is administered by a Board composed of physicians and administrators who are elected by the Trust membership and are actively involved in strategic planning and setting our vision. Chairman Dr. Bruce Robertson and Trustee Dr. Tim McInnis were

actively involved in early development of the Trust and continue to serve on our Board of Trustees. Their long-term service and commitment have contributed greatly to our continuity and success.

We know that you place your trust in us. Over the years member input and feedback to the Trustees has resulted in many plan design changes, bringing improved benefits and plan administration to you and your employees. Our Executive Director and Board have actively focused on updates to the Plan to ensure that we continue to meet the ever-changing needs of our enrolled groups. They understand your practice, which is what makes this plan unique and better than the rest. No other group health plan gives you direct access to the Board, who are listening to your input and implementing your ideas. The Trust is a true non-profit organization with a primary goal of keeping our expenses low.

After 10 years of a rewarding experience learning something new and meeting such wonderful and committed people in the health care field, I am excited to announce that I will be retiring in February 2019. I have so enjoyed working with the staff of the Montana Medical Association, the MMAHCPT Board of Trustees, our service providers, and my co-workers Kandy Jenkins and Joanna Sells. They have all contributed to the success of the Trust and I leave knowing it is in good hands.

We are delighted to have Marcia Ellermeyer join our team in October 2018 as Account Executive. Marcia brings 15 years of group health insurance experience, having worked in a similar position at the Montana Unified School Trust. She is committed to developing positive relationships with our enrolled groups and continuing to deliver excellent customer service. Welcome, Marcia!



To our enrolled groups' Administrators, you have become my dear friends and I could never thank you enough for the past 10 years. It's been a wonderful ride!

TOTAL HEALTH MANAGEMENT (THM) PROGRAM

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In February 2018, in cooperation with Blue Cross Blue Shield of Montana, the MMA Health Plan launched the Total Health Management (THM) program. We are happy to report that we had over eighty members complete the THM form and they will be receiving \$100 credit on their 2019 deductible! As a health plan managed by physicians, we know how important it is to have a primary care provider that knows you and your health. The THM program encourages you to see your primary care provider and can be successfully completed in three steps: 1) schedule a preventive visit with your primary care provider 2) have your provider fill out and sign the THM form and 3) you submit the form to BCBSMT by November 30th. Complete these three easy steps and the MMA Health Plan will give you a credit of \$100 on your 2020 deductible.

NO COST HEALTH ASSISTANCE TO ALL PLAN MEMBERS

If you have a chronic health condition or a serious illness/injury, you are eligible to receive free assistance from registered nurses and other health care professionals at Blue Cross Blue Shield of Montana (BCBSMT) to help monitor and manage those medical conditions.

The Condition Management program offers you education, coaching and help in monitoring your condition. A Blue Care Advisor, made up of registered nurses and other health care providers, will help you identify unhealthy behaviors, set wellness goals, adopt healthier habits and learn to manage medical conditions more effectively.

With Case Management, if you experience a serious illness or injury, registered nurse case managers can help you or a family member cope, understand your benefits and identify the right medical path with your condition. These programs are available to you at no cost with you MMA Health Plan. Contact BCBSMT Customer Service at (855) 322-4953 for more information. And if a Case Manager reaches out to you, we encourage you to engage in communication with them to help you manage your health more effectively.

DID YOU KNOW?

- The MMAHCPT includes preventive dental and vision for dependents under the age of 18 included in its medical plan.
- The MMAHCPT will create 1095-B forms for small groups (under 50 employees) at no cost to you. You will receive the forms by January 31st.
- You can track your personal claims, print ID cards, find providers, track your copay and deductibles, check drug prices, find the full benefit plan booklet for MMAHCPT, etc. online with BCBSMT and our pharmacy provider, MedImpact. Go to www.bcbsmt.com and www.medimpact.com to register today.
- The MMAHCPT launched the Total Health Management program at no charge to our members this year. All members and spouses (on the MMA Health Plan) who successfully complete the THM form and return to BCBSMT by **November 30th** will **receive \$100 deductible credit on their 2020 deductible**. To receive a form or for more information, contact us.

The MMAHCPT values our provider groups and is focused on providing you with the service you deserve.

We wish you a happy and prosperous 2019!
