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MESSAGE FROM TRUSTEE, JAMI ESCHLER, M.D.

My interest in the MMAHCPT was initially spurred around the time of its inception by an announcement made by Tim McInnis, MD to a meeting of the general medical staff at Bozeman Health (formerly Bozeman Deaconess). He, along with Bruce Robertson, MD and other members of the MMA Executive committee were developing an association health plan “designed by physicians for physicians”. As a psychiatrist in a new private practice, having previously worked for several years as an employee in a community mental health center, I was intrigued by this unique physician-directed plan. I was looking for a health insurance plan that provided affordable and comprehensive care (pre- “essential health benefits”) as well as a product that I could ethically support (pre-“mental health parity”). Soon after my first meeting with our plan executive extraordinaire, Marcy McLean, I became the second practice to join on with the MMAHCPT.



My participation as a board member of MMAHCPT happened quite unexpectedly. After making a call to our plan chairman Bruce Robertson, MD inquiring about announced changes to the plan’s COBRA that would impact my practice, Bruce responded in a very direct and to the point manner (anyone who knows him would not expect otherwise). He gave me a comprehensive and academic explanation to my question detailing changes in federal regulations followed by a strong suggestion that I consider assuming an open position on the board if I wanted to be part of influencing the direction of the MMAHCPT in the future. Approximately 9 years have passed since accepting my position on the Board of Trustees and the Sponsor Organization Board of the Montana Medical Association Health Care Plan and Trust (MMAHCPT).

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This position continues to present a steep learning curve in regards to plan administration influenced by a vast number of disciplines (legal, actuarial, underwriting, sales, marketing, accounting, investments, etc.). I am continually grateful for and inspired by the plan's brilliant consultants in these disciplines. It has been an inspiring process to learn and work collaboratively with dedicated professionals who share a common goal: to provide quality health care plans for Montana's healthcare community. With the ever changing field of health care delivery and payment in our country I feel a continued commitment to this goal and can attest to the credibility and transparency of our plan.

MESSAGE FROM KANDY JENKINS, PLAN MANAGER

If you are like me, when you are going to purchase a high ticket item or service, you do your research and cost comparisons. My husband will spend months researching Consumer Reports and cost comparisons before buying a TV! So why don't most of us do the same thing when it comes to health care services? Some would argue it is because the information is not readily available. But, the MMAHCPT wants you to be educated and involved in your own health care decisions. The biggest help and first step in doing that is to utilize the tools that our third party administrator, Blue Cross Blue Shield of Montana (BCBSMT), offers to our members. Blue Access for Members (BAM) allows you to utilize the Provider Finder that provides **cost comparisons between providers** and helps you find more **information about the doctors** who take care of you and your family. There is more information on this later in the newsletter under Tips to Keep Health Care Costs Down. If we all work towards keeping health care costs down, we all win!



DID YOU KNOW?

- As a member of MMAHCPT, you have access to Blue Cross Blue Shield of Montana's Condition Management program at no cost to you. A Blue Care Advisor who is a licensed clinician can help you manage your health condition such as depression, diabetes, asthma, low back pain, congestive heart failure and many more. Contact a Blue Care Advisor at 855-313-8912.
- 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.
- If your employer elected to offer dental and vision insurance to employees, you should have SEPARATE insurance cards for those benefits. If you give your eye care provider or your dentist your regular MMAHCPT health insurance card, your claim will not be billed correctly and will be denied.

If you do not have a separate dental and/or vision card and you have elected dental and/or vision insurance please contact us.

▸ The MMAHCPT launched the Total Health Management program at no charge to our members in February. All members and spouses (on the MMA Health Plan) who successfully complete the THM form and return to BCBSMT will receive \$100 deductible credit on their 2019 deductible. To receive a form or for more information, contact us.

The MMAHCPT is the only insurance plan managed by Montana physicians who are your peers and understand your health needs.

TIP TO HELP KEEP HEALTH CARE COSTS DOWN

If you get hurt, it's a smart move to talk to your doctor. It's also smart to check Provider Finder® to make sure that any doctor or facility you use is in your network. Keep in mind that the same test or procedure at one network provider a little farther away from you may cost less than one at another provider nearby. As a result, you could end up paying more.

Provider Finder can also help you make more informed health care decisions by viewing clinical quality ratings from Blue Cross and Blue Shield as well as independent third parties. Your search may also result in big savings and information that gives you more control over health care decisions. Provider Finder shares information such as:

- Do you want to know more about the doctors who take care of you or your family?
- Do you need to know the estimated cost of a medical service?
- Do you want to find savings by comparing costs?

Provider Finder is the online directory that can help you answer those questions. It's easy to use, immediate and secure. If you are not registered on the BCBSMT website, go to bcbsmt.com, click on Login and Register Now. Use the information on your MMAHCPT insurance card to complete the process. The Provider Finder can be found under Doctors and Hospitals tab. Become an informed health care consumer today!

IT'S TIME TO VACCINATE

Can you believe that the summer break is over? August is back-to-school time for most kids. One red-letter item on each parent's to-do list should read: vaccinations. They're of great value to help keep many illnesses from spreading between students from kindergarten to college age. Most states need proof of vaccinations before students can go to class. It's up to parents/guardians to get their kids to the doctor for their shots before school starts. Your children's school should be able to provide you with a list of required shots. And don't forget, colleges require students to be vaccinated too.