



## HEALTH PLAN

QUARTERLY NEWSLETTER | JULY 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.*

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### MESSAGE FROM ACCOUNT EXECUTIVE, MARCIA ELLERMEYER

Greetings from the MMA Health Plan! It has been nearly six months since Marcy McLean retired and handed over the reins. And how quickly time has flown by! I am so thrilled to be a part of this wonderful organization. It has been an absolute pleasure getting to know the Board and my coworkers, all of whom are so dedicated and care deeply about this trust and its members. Marcy left some big shoes to fill but I have also enjoyed getting to know our current member groups. I have had the pleasure of signing up several new member groups and I am excited to be meeting with potential new clients.



As Marcy mentioned in her last article, I have worked for a health benefits trust in the past and I am committed to continuing to build what I believe is a very important alternative to fully insured plans in the market. I truly believe in the concept of a trust and I feel very lucky to be able to bring my experience and knowledge to the MMA Health Plan. We are dedicated to serving professionals in the healthcare industry and we strive to provide quality plan choices, cost effective prices, and outstanding customer service to our members. We want to be your number one choice for health benefits in the state of Montana!

While this concept remains the same since inception, there have been some changes recently. We have been endorsed by the Montana Dental Association. We are so pleased to be able to offer our program to dental practices throughout the state and have already seen a lot of interest, signing several new ones over the last six months.

In conjunction with our Third-Party Administrator, Blue Cross Blue Shield of Montana, we are promoting the new care management program, Wellbeing Management. This voluntary program will provide support not just to the affected member but also to all covered members of the family as they deal with such conditions as pregnancy, serious illness or injury, a major surgery or hospital stays. In addition, we continue to encourage our members to participate in the wellness program, Total Health Management (THM). This program allows our members and their covered spouses to obtain a \$100 reduction in the next year's deductible by completing and submitting their THM form after their annual checkup.

And finally, we are working very hard to streamline our processes in the attempt to make managing your health benefits simpler and less time consuming. Updated forms and documents will be part of this endeavor as we work to ensure that our files are current, make the renewal process simpler, and streamline the open enrollment period. In addition, we are very excited to finally have a presence on the internet and to provide our members with access to forms and information on our new website – [www.mmahealthplan.org](http://www.mmahealthplan.org).

As the months roll on through summer there will be additional information about these exciting changes. Keep your eyes peeled for announcements and communications! In the meantime, we appreciate the confidence that you put in us at the MMA Health Plan. We value your support and we will continue to work hard to provide innovative, cost-effective benefits and services to you and your employees. I look forward to seeing you all as I travel this beautiful state and hope you enjoy the most glorious time of year in Montana!

### **CHECK OUT OUR NEW WEBSITE: [WWW.MMAHEALTHPLAN.ORG](http://WWW.MMAHEALTHPLAN.ORG)**

#### Contact Us

#### **MMAHCPT**

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We are VERY excited to announce the launch of our new website! We are hoping that current employers/members can find the most updated forms for enrolling new employees, making changes to employee's insurance, submit claims, etc. as well as assisting interested new groups to learn more about the MMA Health Plan. Please take a moment to bookmark the site at [www.mmahealthplan.org](http://www.mmahealthplan.org) so you can have quick access to forms, be able to create accounts to track your medical and pharmacy claims or find a provider and for contact information for your MMA Health Plan staff. If you have any suggestions on things you would like to see on the website, please let us know.

#### **DID YOU KNOW?**

- The MMAHCPT is a self insured health plan in Montana that is governed by a board of Trustees that is comprised of physicians from across the state.
- The MMAHCPT includes preventive dental and vision for dependents under the age of 18 included in its medical plan.

- 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](http://www.bcbsmt.com) and [www.medimpact.com](http://www.medimpact.com) to register today.
- The MMAHCPT offers a wellness program entitled the Total Health Management (THM) program in cooperation with Blue Cross Blue Shield of Montana at no charge to our members. All members and spouses (on the MMA Health Plan) who successfully complete the THM form and return to BCBSMT by **November 30<sup>th</sup>** will **receive \$100 deductible credit on their 2020 deductible**. To receive a form or for more information, contact us or find the form and information at [www.mmahealthplan.org](http://www.mmahealthplan.org).

## **FOUR CANCERS IN MEN TO WATCH**

The cancers that most often affect men are prostate, colon, lung and skin cancers. Doing what you can to prevent them – or find them early when they are easier to treat – can help you lead a longer, healthier life.

### **Prostate Cancer**

**What is it:** Prostate cancer is the second most common cancer in American men. The risk grows with age. Having close family members with it raises your risk. The good news is it's highly curable.

**What you can do:** Talk about your risk factors at your next checkup. In general, screening should start in your 40s or 50s. Changes in urination, painful ejaculation or pain in the back, hip or pelvis areas are reasons to call your doctor sooner.

### **Colon Cancer**

**What is it:** Cancers of the colon and rectum are called colorectal cancer. They have many common features. Most start as a growth, or polyp, in the inner lining of the colon or rectum. Some change into cancer over time, but not all polyps become cancer.

**What you can do:** Talk to your doctor about what screening tests you need. Regular screening can often find problems early, when a problem is small and hasn't spread. That makes it simpler to treat. For colorectal cancer, screening may even prevent cancer because a polyp can take 10 to 15 years to grow into cancer. A doctor can remove it during a screening test like a colonoscopy.

### **Lung Cancer**

**What is it:** Lung cancer is a leading cause of cancer death in men. Smoking causes most lung cancers, but nonsmokers can also develop it.

**What can you do:** Don't smoke or use tobacco. Avoid second-hand smoke. Limit your exposure to radiation.

## **Skin Cancer**

What is it: Skin cancer is the most common kind of cancer. There are several types. The severity and treatment options vary by type. Basal and squamous cell skin cancers are often found in areas exposed to the sun. They are very common, but are often easily treatable. Melanoma is a more dangerous type of skin cancer that is likely to grow and spread.

What can you do: Keep an eye on your skin. If you see any new spots or changes in moles that concern you, have a doctor take a look. Avoid sunburn and tanning in the sun or tanning beds. Use sunscreen with a SPF of 15 or higher. Try to stay in the shade when you are out during the day, especially between 10:00 am and 4:00 pm. Cover up with clothing, a hat and UV-blocking sunglasses. The Skin Cancer Foundation recommends regular visits to a dermatologist for a skin exam.

A study by the Cleveland Clinic found that:

- Six in ten (61 percent) men have skipped going to see a doctor, even when they know they needed to go.
- More than half (56%) say they keep health concerns to themselves and do not share them with anyone.
- Only 47% of men under the age of 35 do testicular self-exams.

If you do just one thing for your health this year, make it this: ***See your doctor.***

A routine yearly visit, complete with any suggested screening tests, is a vital first step in keeping up good health.

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

***Summer is finally here – enjoy!***

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