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MESSAGE FROM PLAN MANAGER, KANDY JENKINS

For a lot of our groups, it is open enrollment time for health insurance benefits. There are so many options, the vast amount of information can be overwhelming. When the time comes to sign up, you will likely choose the same options as last year which is usually the most affordable choice.



As a self-funded health plan, the MMAHCPT knows that this is not the best way for employees to choose their health benefits. MMAHCPT believes that all of our members need to be engaged in their health care decisions and that starts with choosing the correct health plan that is best for them. Employees need to think of their health care as a financial decision. According to the Bureau of Labor Statistics, families spent nearly 7 percent of its annual income in 2017 on health care. This includes health care expenses, like co-pays at the doctor's office and procedures. Add on to that the amount you may have to contribute to your premium and you can see how quickly that number rises.

You should plan for the health care needs you anticipate as well as any what ifs. If your employer has more than one plan option, you should ask yourself what plan makes the most sense for your family – will a plan with fewer up-front costs, but potentially higher deductibles and out-of-pocket costs, be right or does a lower deductible plan work out better for the upcoming year?

I've said it before, most of us spend more time researching what size television or refrigerator is best for our family than what health plan option is best. Do a favor for you and your family – take the time on your health care research and you may have more money to spend on a bigger TV! Hope you all have a great autumn season in Montana!

TRACK YOUR HEALTH CARE COSTS AND EXPLANATION OF BENEFITS (EOBS)

Contact Us

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Another way you can be engaged with your health benefits is tracking your health care costs as well as reviewing your explanation of benefits. If you are like me, when you receive the explanation of benefits (EOBs) in the mail, you put them in your junk drawer, your 'look at this later' drawer, or the circular file (ie garbage can). However, reviewing and understanding the EOBs and the costs can help you understand your plan and help you choose what health care plan is best for you at the next open enrollment. Not to worry if you filed the hard copy EOB in the circular file, you can access all of your EOBs online through Blue Cross Blue Shield of Montana at Blue Access for Members (BAM). If

you are not registered yet, go to www.bcbsmt.com, click on Log In tab, and choose Register Now link. Reviewing your claims and EOBs quarterly is a good habit to practice. If you have questions on any EOBs, you can contact the customer service department at Blue Cross Blue Shield of Montana and they can explain things. Remember, 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.
- 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 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.

SOLICITING NOMINATIONS FOR OPEN BOARD POSITIONS

The MMAHCPT Sponsor Organization, Inc. and the MMAHCPT Board of Trustees are soliciting nominations for their Boards. The open positions are for terms beginning January 1, 2019. The Sponsor Organization has three open positions and must generally be held by a “member” which is a representative of an employer group that participates in the MMAHCPT. A majority of the Sponsor Organization Board members must be physicians, but at this point nominees may include non-physician members of the MMAHCPT. There is also one open position on the Trustee Board, which must be a physician member. For more information, or if you are interested in submitting your name for consideration, please contact Kandy Jenkins at kjenkins@mmaoffice.org.

IS IT POSSIBLE TO HAVE A HEALTHY THANKSGIVING DINNER?

Can you believe that Thanksgiving is less than a month away? Preparing a traditional Thanksgiving dinner that is lower in fat and calories but still tastes good is hard. But, all it takes is a few substitutions and some fat-busting techniques. Here are a few:

- If you're hosting a small gathering, buy a turkey breast rather than the whole bird, as breast meat is lower in calories than dark meat. Also, rather than rubbing the skin with butter or oil, spray it with an oil spray and season it with salt and pepper.
- Instead of using butter and cream to mash potatoes, save the cooking water when you boil the potatoes. The starchy water will give the potatoes a creamier texture than plain water. You can also add turkey or chicken broth, evaporated skim milk or fat-free sour cream. For extra flavor, stir in roasted garlic and herbs.
- Scrap the traditional dessert-style candied sweet potato casseroles in favor of a low-fat, naturally-sweetened dish. Try a cranberry relish or cut down on the amount of sugar in your cranberry sauce by adding fruit juices or apple sauce.
- Bake the dressing in a casserole dish rather than in the turkey, where it absorbs fat from the turkey as it bakes. It's hard to slim down a stuffing recipe, so take a small serving if it's your Thanksgiving favorite. If you can avoid recipes using too much sausage or bacon; wild rice and grains are more nutritious than bread stuffing.
- Most of the fat in a pie comes from the crust. Try a reduced-fat graham cracker crust or a crust-free pumpkin pie recipe.

Here's wishing you and yours a healthy Turkey Day!