

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

HEALTH PLAN

QUARTERLY NEWSLETTER | APRIL 2019

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MESSAGE FROM EXECUTIVE DIRECTOR, KANDY JENKINS

As we travel around the state promoting the Montana Medical Association Health Care Plan and Trust (Trust), two common questions we receive are "what exactly is the Trust?" and "is the MMA health insurance



through Blue Cross Blue Shield of Montana (BCBSMT)?" They are legitimate questions and I would like to take some time to explain the answers.

The Trust was established by a few dedicated physicians and became effective on May 1, 2008. The primary purpose of the Trust is to provide a source of funding for employment-based health benefits for employer groups who share the common purpose of the extension of medical knowledge, the advancement of medical science, the improvement of the quality of health care, the improvement of the health of our citizens, the elevation of the standards of medical education, or advocacy for the prevention and cure of diseases and prolonging and adding comfort to life.

That purpose still rings true eleven years later with a board of physicians and administrators who are dedicated to improving health care through their 'day jobs' and improving insurance in the state of Montana through their role on the board (they are all listed to the left). They have designed a plan with benefits that serve the best interest of member physicians and their families at a cost effective price.

Who is your health insurance carrier? Although you will see BCBSMT logo on your MMA Health Plan insurance card along with our logo, your insurance is the **MMA HEALTH PLAN**. The benefits provided are laid out in the SPD (Summary Plan Document) which are created, designed, reviewed and updated by the MMAHCPT board. The SPD is available on our portal at

BCBSMT. See information under "Did You Know?" later in this newsletter on how to access the portal for the SPD and other information.

So what is the relationship with BCBSMT? We have hired BCBSMT as our third-party administrator (TPA). As our TPA, they process claims, provide customer service for claim processing questions, offer case, condition, and well-being management to members and the MMAHCPT utilizes the BCBSMT provider network for cost savings for our members. While you may have interaction with BCBSMT for questions, when people ask who your insurance carrier is, the answer is the **Montana Medical Association Health Plan**.

I hope you all had a good long winter – wasn't that a long one?! Cheers to a good Montana spring!

Contact Us

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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. 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 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.
- 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.

Spring is finally here – enjoy!