



## HEALTH PLAN

QUARTERLY NEWSLETTER | OCTOBER 2019

*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 PAUL GORSUCH, M.D., TRUSTEE

Have you ever wanted to change how your insurer operates? Well, this is a chance for you to help us innovate! The eight board members have about 200 years of cumulative experience (we are not sharing who contributes the most to that number). In a way it is like two centuries of listening to patients, working with insurers, and having an intimate first hand view of how care and insurance impacts lives. We all joined this board for a chance to see health insurance “done right” and to develop a company with local patient centered control.

Our meetings are always consumed with what boils down to two basic concepts: 1) How to improve your options and services, and 2) How to remain financially secure and competitive.

There are many statutory, regulatory, and financial constraints, but we want to innovate as much as possible within those constraints. My greatest interests are Health Savings Accounts and cost/price transparency. How do you find out the cost of something before you make a decision and then how do you know the hospital, provider, and insurer all coded, charged, and paid correctly? How do you reconcile your medical service and bill with what the insurance paid?

We want your ideas! We have a short 8 question survey. We know it is not a scientific method, but we look forward to your feedback.

Click on the link, copy the address into your browser bar or scan the QR image with your phone to take the survey. Thank you!

<https://www.surveymonkey.com/r/L3M8X5M>



## CHECK OUT OUR NEW WEBSITE: WWW.MMAHEALTHPLAN.ORG

### Contact Us

#### MMAHCPT

P.O. Box 153

Helena, MT 59604

406.443.4919

866.339.7245

[www.mmahealthplan.org](http://www.mmahealthplan.org)

[mellermeyer@mmaoffice.org](mailto:mellermeyer@mmaoffice.org)

We hope you have all had a chance to bookmark our website. You can find the most updated forms for enrolling new employees, making changes to employee's insurance, submit claims, as well as assisting potential 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. Please let us know any suggestions for the website.

### DID YOU KNOW?

- 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).

### MANAGING STRESS IN YOUR LIFE

Stress may be inevitable. But how you deal with it is largely up to you. Here are some tools to help you manage the stress in your life.

**Recognize your symptoms:** Your signs of stress may be different from someone else's. Some people get angry. Others have trouble concentrating or making decisions. Some feel worried or depressed. For some, stress leads to physical symptoms such as headache, upset stomach or trouble sleeping.

**Identify the sources:** What situations trigger your stress? Your stress may be linked to your family, health or work. Keep in mind that stress is often caused by a change in your life, negative or positive. Marriage, divorce, job loss or a promotion may all increase stress.

**Evaluate your coping strategies:** Examine the ways in which you deal with situations that cause you stress. Responses like smoking, drinking alcohol or eating too much may feel good at the time, but can cause long-term harm.

**Learn to say "no":** Sometimes the best way to deal with stress is to avoid it. Know your limits and refuse to take on more responsibilities than you can handle.

**Plan ahead:** Don't let your to-do list get out of control. Think about your day and decide which tasks are the most important. Do those first. Let other tasks drop to the bottom of — or even off — your list.

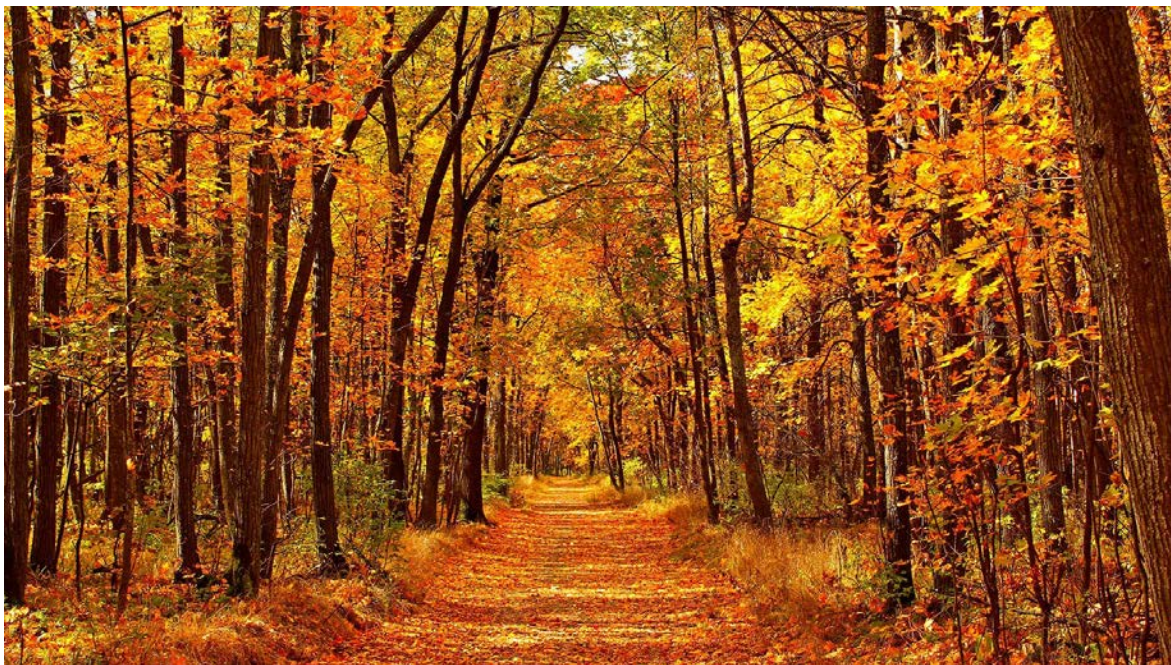
**Create time to relax:** It's not always easy, but it's important to make time for yourself. Take vacations or other breaks. Make time to read a good book, listen to music or just have a warm cup of tea. Some people find deep breathing exercises helpful for relieving stress.

**Exercise regularly:** A brisk walk, a bike ride and a trip to the gym are just some of the physical activities that can help prevent or reduce stress. Aim to get 2.5 hours of exercise each week. Talk to your doctor before increasing your activity level.

**Eat healthy:** Eating balanced, nutritious meals throughout the day can help you cope with stress by keeping you energized and focused. Also, cut back on caffeine. You'll feel more relaxed and will likely sleep better.

**Talk to family and friends:** Simply talking with supportive people can often bring stress relief, even if the stressful situation doesn't change. Also, limit the time you spend with people who only add to your stress.

**Get help:** If stress seems overwhelming, consider talking to a mental health professional. He or she can teach you helpful ways to deal with stress.



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

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