

Small Business Health Insurance Program

Insure Montana

IMPORTANT Renewal Process Policy Changes in Effect

Special points of interest:

- Next Insure Montana Board Meeting will be December 2, 2008. Time and location TBA.
- Applications available on the web at www.insuremontana.org.
- View website for periodic updates
- Please contact IM staff with questions.

Insure Montana Contact Information:

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Montana Code (MCA 33-22-2008) requires businesses and employees participating in the Insure Montana program to complete a renewal application process in the month of October. Renewal applications will be sent to participating businesses towards the end of September. There have been significant changes in the policy this year that could adversely affect a business' eligibility to continue to participate in the program. This information will be included in the cover letters attached to the renewal applications.

A change in policy now requires that businesses submit a completed renewal application by October 31st. Businesses will receive a warning notice on or about October 20th if a completed application has not been received. If additional information is required to complete a determination of continued eligibility, the business will be required to provide the information by October 31st or within 10 days, whichever is longer. ***Failure to provide a completed application or required information by the due date will result in closure of the business' participation in the program effective December 31st***. The business would be required to reapply for the program and it would be placed at the bottom of the waiting list. There are approximately 500 businesses on the Purchasing Pool program and 50 businesses on the Tax Credit program waiting lists at this time. Businesses participating in the Tax Credit program would also lose eligibility for a 2008 tax credit.

Another change in policy requires the employees of a business participating in the Purchasing Pool program to complete and submit an

Employee Renewal Application by October 31st. The Employee Renewal Application will be used to update the employee's annual gross income which is used to determine the percentage of the Insure Montana premium assistance subsidy. Employees who fail to submit a renewal application will be suspended from the program until an application is submitted effective with the next scheduled payment.

Business owners and employees are encouraged contact Insure Montana staff if they have any questions regarding their renewal applications.

Healthy Generations is Now Healthy Wonders

Although the name of the program has changed the services provided remain the same. Healthy Wonders formerly known as Healthy Generations is a free program that provides support, education and early risk identification, helping mothers achieve full-term, reduced-stress pregnancies. The incentives to participate in the program remain the same, which are: prenatal vitamins; an informational book regarding pregnancy; one free ultrasound; and, a \$100 gift card. The program is now administered by Blue Cross Blue Shield of Montana. Please call 1-800-447-7828 for information or to apply for enrollment in the program.



Employee Assistance Program



Insure Montana provides a free program called Employee Assistance Program (EAP) to participating members and their families. The program provides professional support services including:

- Addiction
- Adult Care
- Anger
- Child Care

- Depression
- Financial Concerns
- Grief
- Intimate Relationships
- Legal concerns
- Relationships that hurt
- Sexuality
- Stress/Anxiety
- Parenting
- Workplace issues

Members and/or their families can explore these issues in an anonymous, confidential and secure manner 24 hours a day by contacting APS Healthcare at either **1-800-999-1077** or www.APSHelpLink.com with the company code of MONTANA.

*Insure Montana
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CHIP Program Has Slots Available!

CHIP is a free or low-cost health insurance plan. The plan provides health insurance to eligible Montana children up to age 19. A child can qualify for CHIP based on family size and income. There is no asset test. There is no proof of income required at the time of application.

Please visit <http://chip.mt.gov> or call toll free **1-877-KIDS-NOW** for an application.

2008 CHIP Income Chart	
Effective February 1, 2008	
<i>*Annual Adjusted Gross Income (before taxes)</i>	
Household Size (Children and Adults)	Household Income
Family of 2	\$24,500
Family of 3	\$30,800
Family of 4	\$37,100
Family of 5	\$43,400
Family of 6	\$49,700
Family of 7	\$56,000
Family of 8	\$62,300
Some employment-related and child care deductions apply. These guidelines are effective February 1, 2008. Income guidelines may increase in 2009. * If a child qualifies for Medicaid, health insurance will be provided by Medicaid.	