Insure Montana

Insuring Montanans One Small Business at a Time

www.insuremontana.org 1-800-332-6148

Changes To Insure Montana Regulations

Owner/Employee Earns More Than $75k

If a business owner/employee earns more than $75,000 in wages from a business participating in Insure Montana, the insured is no longer eligible for premium assistance through the purchasing pool program; or, the business is not eligible to claim a tax credit (for the owner/employee only) through the tax credit program.

'Wages from the business' is defined in Montana Code and includes different types of compensation from the business.

Parents Asked to Apply for CHIP or Medicaid

Insure Montana is requesting that employees with a child included in the Insure Montana purchasing pool program apply for Healthy Montana Kids or for Medicaid if they appear to be eligible for either program.

Medicaid: Parents with a child eligible for and enrolled in the Medicaid program will have the child dually enrolled in Medicaid and the Insure Montana plan. Medicaid generally covers most of the costs and services not covered by Insure MT, including deductibles and coinsurance.

Medicaid may cover the child's portion of the Insure Montana premium cost to the parents. If so, the parents will no longer receive an Insure Montana subsidy payment for the child's portion of the premium cost. Dual enrollment will save the Insure Montana program funding and allow more businesses to participate in the program.

Healthy Montana Kids (formerly CHIP):
Employees with a child eligible for and enrolled in HMK must remove the child from Insure Montana coverage because HMK regulations prohibit dual coverage.

HMK coverage is a less expensive program for employees—many have no out of pocket expenses and the annual out-of-pocket limit is $215. Whereas employees with a child covered by Insure Montana must pay deductibles, coinsurance and premium costs.

HMK and Insure Montana plans have similar comprehensive coverage. If an employee feels their child will be adversely affect by dropping Insure Montana coverage to enroll them in HMK, they may retain the Insure Montana coverage.

Message from the Commissioner

As Montana's Insurance Commissioner, I want to take this opportunity to encourage health screenings as part of a healthy lifestyle. March is colon cancer awareness month and I support all employees who participate in Insure Montana to have a colorectal cancer screening, if appropriate.

When you have time, please take a moment to find online information provided by the MT DPHHS' Cancer Control Program to help you determine if a screening is appropriate for you.

Monica J. Lindeen

Montana Commissioner of Securities and Insurance

According to the American Cancer Society, regular screening can often find colorectal cancer early, when it is most likely to be curable or when it can prevented altogether.

You can lower your risk of developing colorectal cancer by managing the risk factors that you can control, like diet and physical activity. Diets high in vegetables and fruits have been linked with lower risk of colon cancer. The American Cancer Society also recommends that adults get at least 30 minutes of moderate or vigorous physical activity on five or more days of the week.

Again, please consider a colorectal cancer screening—most insurance carriers waive your deductible or reduce your out-of-pocket expense for these screenings. Check with your insurance provider to find out what preventable benefits are available for you.

Monica J. Lindeen
CSI
Montana Commissioner of Securities & Insurance

Insurance Carriers' Wellness Programs

Employees participating in Insure Montana Purchasing Pool program are provided with wellness information and programs from the 3 insurance carriers that sell group health coverage through the purchasing pool or a qualified association plan. Check them out!

New West Health Services believes in connecting people to good health care in a simplified way and with this belief in mind, New West now offers the technology to provide their members an online portal to view their claims history, specific plan benefits, pay providers online and much more. This online member portal found at www.newwesthealth.com. Members can also access and manage their Health Savings Account (HSA) and take an online health risk assessment that will provide them with an "wellness score", risk factors and ideas to improve their health. There is even a 24/7 Nurseline available for times when services aren't readily available or necessary.

Western Mutual Insurance provides its members with a quarterly newsletter, WMI Hope Newsletter, containing information on wellness tips, healthy recipes, fitness and prevention information. The newsletter can be found at www.westernmutualinsurance.com.

Blue Cross Blue Shield of Montana provides three wellness programs that can be accessed at www.bcbsmt.com

Well with Blue is a year-round program consisting of a variety of wellness activities to help you feel great, boost your energy, and learn more about your health. Whether you're in good health or in need of a plan to start toward a healthy lifestyle, these wellness activities will improve your quality of life.

Walking Works is safe, simple, cost-free, and it doesn't take a lot of practice. Walking is something you can do alone or with friends and family any time of the year. That's why BCBSMT has launched WalkingWorks®, the Blue Program for a Healthier America.

Second Option is an award-winning PBS series on health issues and treatment options exclusively on BCBSMT anytime, anywhere.

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