Volume 4, Issue 2 September 1, 2009

Small Business Health Insurance Program

Insure Montana

ON-LINE Renewal Applications Due by October 31st

Other agency referrals:

- CHIP **1-877-KIDS-NOW**
- MT Tobacco Quit Line **1-800-QUIT-NOW**
- Medicaid **1-800-362-8312**

Items of Interest:

- Forms available at http://insuremontana.org or from your insurance agent.

Insure Montana Contact Information:

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Montana code requires businesses participating in the Insure Montana program to complete a renewal process in the month of October each year. The Insure Montana program must begin receiving applications on October 1st and stop receiving applications on October 31st.

Last year's renewal process was handled by paper applications for the 700 purchasing pool businesses, 2,000 purchasing pool employees and another 700 tax credit businesses. That was a total of 3,400 paper applications times three pages each giving a grand total of 10,200 pieces of paper! The paper application process proved to be inefficient, costly, and time consuming.

For those reasons the renewal process will now be handled on-line through a web-based application. Businesses and purchasing pool employees will receive instructions how to complete an on-line renewal application the last week of September. The instructions will provide the business/employee with a logon ID and a user sensitive unique password. Businesses/employees will be provided with further instructions how to complete the process once they have logged on to the secure website. Once the on-line renewal application has been completed, the business/employee will receive a confirmation number. The confirmation number page can be printed; however, *please do not fax or mail the page to the Insure Montana office*. Also, *please do not fax or mail each web page of the on-line application to the Insure Montana office.*

New Funding Enrollment Update

The 2009 legislators approved, and Governor Schweitzer signed into law, House Bill 258 approving an additional $3,000,000 annual funding for the Insure Montana program. The funding became available July 1, 2009.

Insure Montana staff mailed enrollment packets to the current waiting list of 472 purchasing pool businesses and 116 tax credit business in early May. Subsequently, 169 businesses enrolled in the purchasing pool program and 79 businesses enrolled in the tax credit program.

A new waiting list has been accumulating with approximately 100 to 150 businesses for each program. Additional enrollment packets have been sent to approximately 60 purchasing pool businesses and 90 tax credit businesses on August 24, 2009. Both programs are expected to be at full capacity by the end of the year.

A message from the Commissioner of Securities and Insurance Monica Lindeen

In constant pursuit of ways to strengthen the value of its membership, the Insure Montana program is reminding women to take advantage of new insurance benefits available for women's wellness and preventative care.
Members now have a $200 medical benefit for mammograms (up from $70) and no deductible for annual Pap tests.
"We are always looking for ways to make sure this program meets the needs of our membership, and wellness and preventive care is at the top of the list," said Monica Lindeen, Montana Commissioner of Securities and Insurance. "We are very excited about being able to include wellness and preventive care in our package of benefits."

SB 135 changes in effect January 1, 2010

Medicaid Eligibility Changes – Those individuals eligible for Medicaid may also enroll in the purchasing pool group health coverage; however, they are not eligible for premium assistance payments if Medicaid will provide a reimbursement for the premium expense. For example, if an employee of a business participating in the Insure Montana program has a premium out-of-pocket expense of $400 with an additional $100 to cover his child and the child is also eligible for Medicaid, his premium assistance payment from Insure Montana will be based on a $400 expense if Medicaid will reimburse him the $100 to add his child to the plan.

Insure Montana will be matching program participants with Medicaid records to determine current dual enrolled members. Any members participating in both programs will be assessed to determine eligibility for a Medicaid reimbursement rather than an Insure Montana assistance payment. Insure Montana will request participating individuals that appear to be eligible for Medicaid to apply for the program and provide results to the Insure Montana program staff. Again, those individuals eligible for both programs will be required to accept the Medicaid reimbursement (if eligible) rather than the Insure Montana assistance payment.

It is important to note that, in the instances described above, individuals eligible for Medicaid can be dually covered by both programs but can receive a subsidy from only one program with Medicaid as the first option.

CHIP Eligibility Changes – Any child eligible for both CHIP and Insure Montana will be required to accept CHIP coverage rather than Insure Montana coverage. There is no waiting period when transferring from Insure Montana to CHIP.

Insure Montana will be matching program participants with CHIP records to determine current duel enrolled members. Any members participating in both programs will be required to drop coverage with Insure Montana. A review of all Insure Montana members will be conducted to determined potential CHIP eligible households. Those members will be required to apply for CHIP and accept CHIP coverage for their children if eligible.

Business Owners Earning $75,000+ - Business owners earning in excess of $75,000 annually will no longer be eligible for a purchasing pool assistance payment or a tax credit for their personal premiums. The business will continue to be eligible for an incentive payment for the owner's premium cost. All other employees will remain eligible for premium assistance payments and the business will remain eligible to claims the employees' premium for an incentive payment or tax credit.

Insure Montana
Commissioner of Insurance and Securities
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Helena, MT 59601

Insure Montana Board Meetings and Meeting Minutes

The Insure Montana Board meetings and meeting minutes are posted on the program's website at http://insuremontana.org/about.asp#Meetings. The 2009 meeting schedule is as follows: Dec. 8, 2009, Mar 9, 2010, May 11, 2010, and August 10, 2010. Meeting times and places will be announced two or three weeks prior to the meeting date. A meeting agenda is also posted prior to each meeting and minutes are posted once the Board votes to accept minutes as drafted by Insure Montana staff.

The public is encouraged to participate in the Insure Montana program and meetings. If you would like to be added to the "interested parties" list, please contact Jill Sark at (406) 444-2406 or jsark@mt.gov. You will receive program updates and electronic notices regarding meeting times and dates.

Moderate-income children up to age 19 may qualify for FREE health insurance through the CHIP program. Slots are currently available! Please go to www.chip.mt.gov or call 1-877-543-7669 for information.

2009 CHIP Income Chart
Effective February 1, 2009
****Annual Adjusted Gross Income (before taxes)***

Household Size (Children and Adults)	Household Income
Family of 2	$25,498
Family of 3	$32,043
Family of 4	$38,588
Family of 5	$45,133
Family of 6	$51,678
Family of 7	$58,223
Family of 8	$64,768