CSI Insure Montana

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Insure Montana Legislation

Senate Bill 27 – Sponsored by Senator Cliff Larsen – This bill provides the Commissioner of Securities & Insurance the flexibility to increase the number of eligible employees allowed by the program from nine to 25. This change would only be made if funds were available to add businesses with more than nine eligible employees. SB 27 was tabled in committee after budget negotiations.

House Bill 48 – Sponsored by Representative McChesney – This bill restricts employees from receiving a premium assistance payment if the employee's household income exceeds 400% of the federal poverty level. The bill also has several other changes to the law that allow the Commissioner of Securities & Insurance to better manage the Insure Montana program. HB 48 passed through the House Business and Labor Committee unanimously with a vote of 20 to zero and then passed through the House Floor unanimously. It was heard by the Senate Public Health, Welfare and Safety Committee, and is waiting for committee action.

House Bill 2 – Sponsored by Representative Duane Ankney – This is the main funding bill to support the ongoing functions of state government. The Insure Montana funding was appropriated through December 31, 2013 in the Governor's initial budget. The Commissioner of Securities & Insurance, the Governor's Budget Office and the General Government Appropriations Subcommittee have restored the program funding for the upcoming biennium (through June 30, 2015). House Bill 2 passed the House and is headed to the Senate.

Electronic Purchasing Pool Payments

Insure Montana premium incentive and assistance payments can be issued in one of two ways: by hard copy paper check or by an electronic deposit to a checking or savings account. If you select to receive an electronic payment, or EFT, you continue to receive a hard copy paper receipt, also known as an EFT Advice. You have an option to receive the EFT Advice via E-mail.

Issuing payments via EFT and EFT Advices by E-mail rather than paper checks and copies through the mail will be a cost savings for the Insure Montana program. If you are interested in receiving your payment via EFT and/or your EFT Advice via E-mail, please complete a Bank Account Change Form found on the program website at www.insuremontana.org or contact the Insure Montana office at 800-332-6148 or (406) 444-2040.

A Message From The Commissioner

Recently, elected officials in Helena did what Montanans expect of us: We put our differences aside to save a program that helps hundreds of small businesses provide affordable health insurance for more than 8,000 Montanans. Saving the Insure Montana program was a joint effort of my office, Gov. Steve Bullock and Democrats and Republicans in the Montana Legislature.

We have funding to continue Insure Montana for the next two years, thanks in no small part to the businesses who spoke up for the program. The Legislature will revisit funding in 2015, but in the meantime, it's my goal to continue providing top-notch service to you through Insure Montana.

Monica J. Lindeen

Monica J. Lindeen
CSI
Montana Commissioner of Securities & Insurance
Office of the Montana State Auditor
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Premium Assistance and Incentive Payment Changes

Insure Montana premium assistance payments will change if House Bill 48 passes and is signed into law by Governor Bullock. This bill will reduce the premium assistance payments for employees with household income exceeding 400% of the federal poverty level to zero. That would mean a household of one with income over $44,680 or a household of four with income over $92,200 would no longer receive a premium assistance payment. This change would be effective with the July Insure Montana payments. Businesses would continue to receive premium incentive payments for employees, regardless of their employees' household income levels.

With the implementation of the Affordable Care Act, effective January 1, 2014, small group premiums will change to an adjusted community rate that will be based on the member's benefit, age, tobacco use and location. This could mean an increase in premium for some and a decrease in premium for others. This change will cause an adjustment to the current premium assistance and incentive payment calculation methodology. The details of this impact are not fully known at this time but participating businesses and their employees will continue to be informed as the federal Affordable Care Act is implemented.

Purchasing Pool Business Contribution Audits

Insure Montana staff are currently auditing the purchasing pool business contributions for employees participating in the program. The business contribution determines the employees' out of pocket costs which in turn determines the employees' premium assistance payment amounts. For example, if the employee's premium is $500 per month and the business is contributing 50%, or $250, the employee's out of pocket cost is $250. The employee's premium assistance payment is a percentage of his out of pocket cost, depending on his household income. In this example, if the employee's premium assistance percentage is determined to be 60%, his premium assistance payment would be $150.

It is important that the correct business contribution has been reported to the Insure Montana office to avoid overpayments of premium assistance payments to employees. If the business is contributing 100% of the employees' premium, the employees do not have any out of pocket costs; therefore, they are not eligible to receive a premium assistance payment.

If you have any questions concerning the business contribution for your business, please contact the Insure Montana office at any of the numbers below.

Insure Montana Contact Information

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