



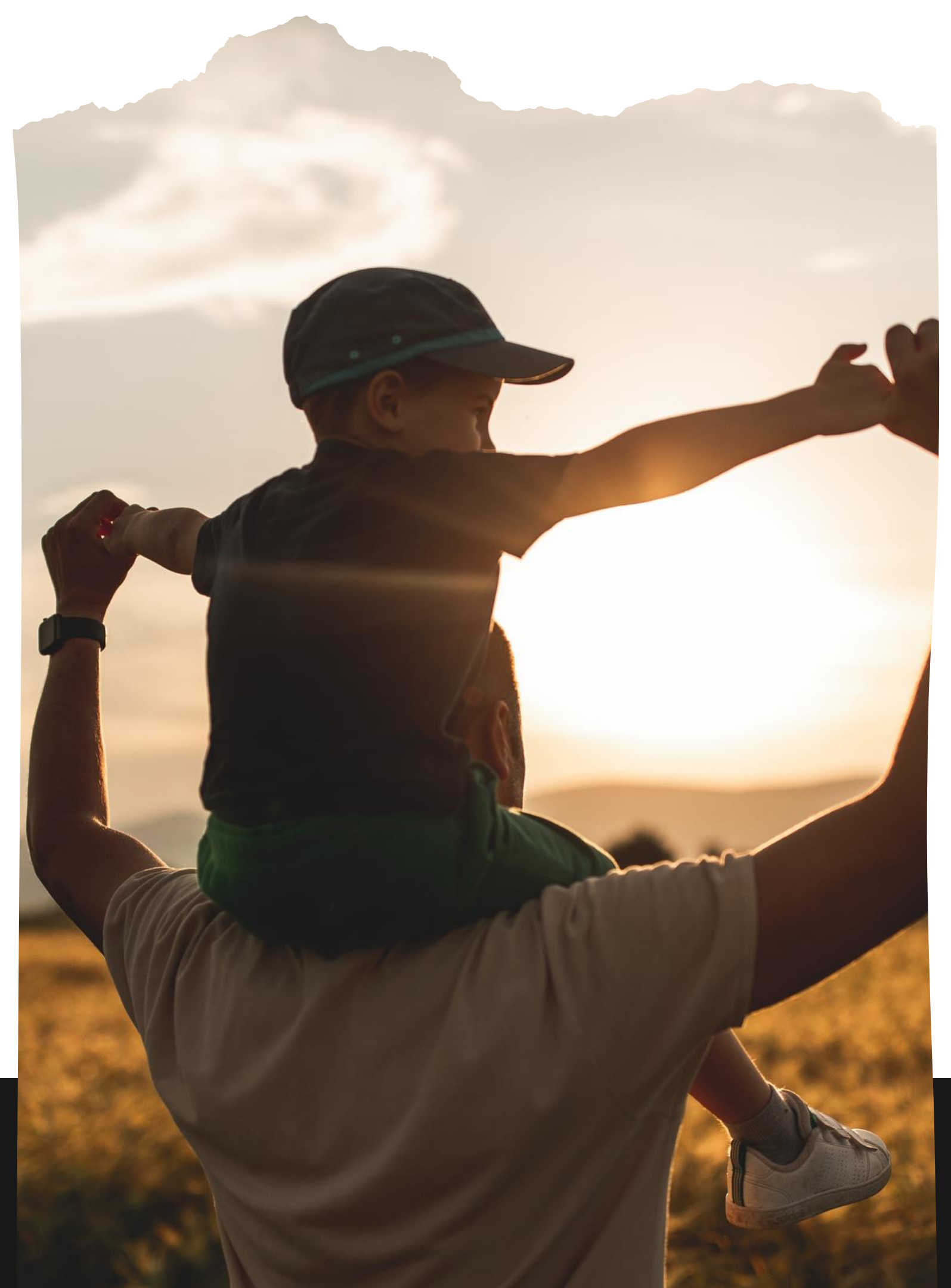
2024 Training

We're glad you're here!

ABOUT US

We're Mountain Health CO-OP. created for, governed by, and proudly serving people just like you.

- Our Board of Directors is made up of members from Idaho, Montana, and Wyoming
- Reinvesting back into programs to benefit members with our line of Signature Benefits
 - Signature Benefits available for all individual and group members
 - Signature Benefits do not apply to Med Supp plans
- Individual, Group, and Medicare Supplement Health Insurance Plans





TOGETHER | WE CAN.

Proudly changing the way people receive quality healthcare.

Mountain Health CO-OP will continue to use the University of Utah Health Plans as our plan administrator in 2024.



An estimated 263,496 health plan members are currently served by UUHP.



CO-OP UPDATES

- Added \$0 cost 1st mental health visit to many of the plans
- Individual Standard Plans Added
 - Required by Feds
 - Does not apply in Idaho
 - Does not apply to Group
 - Does not allow tiering (Plus)
- Eliminated Plans-one individual plan in each WY & ID and two plans in MT
 - Streamlining of portfolio and Federal de-minimis rules
 - Feds allow limited number of non-standard options
- Removing Connected Care for MT group and will only be selling Access Care

CO-OP UPDATES

- MT Individual Connected Care and Plus plans will now include Great Falls Clinic
- Lowered Doctor of Demand copays from \$20 to \$10 on most plans
- Standardized pharmacy benefits on most individual and small group plans - Premier, Value
- Streamlined more Deductible and Coinsurance amounts to be consistent across networks and states.
- Qualified High Deductible Health Plans (QHDHP) have been updated to “HDHP”

WELCOME TO YOUR

Mountain Health CO-OP Member Portal



Login

Username [Forgot your username?](#)

Password [Forgot your password?](#)

Log In

New to the portal? The Mountain Health CO-OP Member Portal allows you to view benefit information, check claims, find a doctor or pharmacy, print ID cards and send a message to customer service. [Register here](#)

Having trouble logging in?

Call **1.877.814.9909**



ID CARDS AND MEMBER PORTAL

- Access member ID cards through the Member Portal
 - There will no longer be a separate app to access mobile ID cards
- Website access only, available on desktop or mobile

24/7 TELEHEALTH

- Telehealth can be accessed through local providers during established office hours
 - Telehealth for local providers is being reimbursed at in-person rates
- When their regular providers are not available, members can access 24/7 care via video chat with Doctor on Demand
 - Medical and Behavioral Health Providers
 - Always in-network
 - Can schedule repeat visits with the same provider
 - Providers can order labs and prescriptions



CALL STATS

- **Average Speed of Answer**
 - 23 seconds (peak time included)
 - 12 seconds (without peak time included)
- **Answer Within 30 Seconds**
 - 89% (peak time included)
- **Average Call Abandon Rate**
 - 0.95%
- **Average turn-around time of Clean Claims is 7 Days**



HEDIS -2022

- The CO-OP received overall Quality star rating of three stars in each state for this rating season. Health plans receive 1-5 stars as an overall rating, as well as 1-5 stars in the three categories that make up the overall rating.
- Our performance on clinical quality management in Montana and Idaho continues to trend upward, whereas our performance in enrollee experience and plan efficiency has been consistently high over the last several years. Our scores on many of the enrollee experience survey questions come in well above the national average.



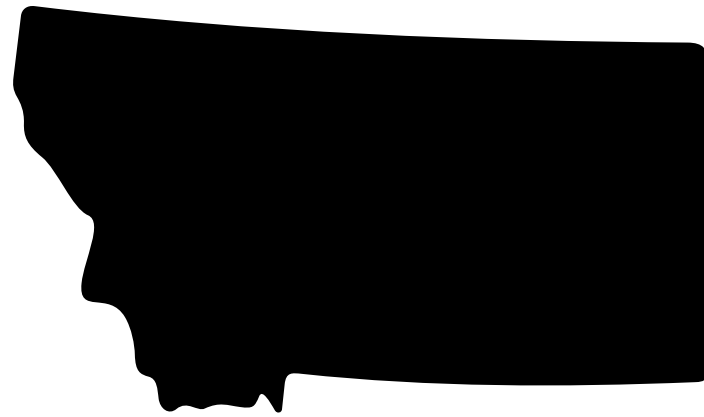
HEDIS -2022

	Clinical Quality	Enrollee Experience	Plan Efficiency and Affordability
Montana	★ ★ ★ ★ ★	★ ★ ★ ★ ★	★ ★ ★ ★ ★
Idaho	★ ★ ★ ★ ★	★ ★ ★ ★ ★	★ ★ ★ ★ ★
Wyoming	★ ★ ★ ★ ★	★ ★ ★ ★ ★	★ ★ ★ ★ ★

The CO-OP continues looking for ways to engage members and providers in care, to increase the value and affordability of our health plan, and to deliver stellar customer service to our members.

MEMBERSHIP

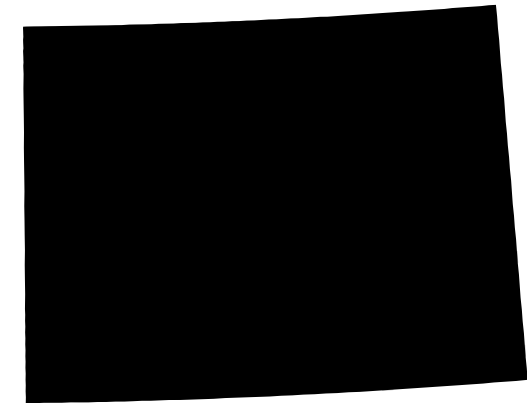
September 2023



23,583 Individual Lives
6,073 Group Lives



6,025 Individual Lives
3,089 Group Lives



16,285 Individual Lives
1,661 Group Lives


2024 RATES



MONTANA INDIVIDUAL RATES

Product	Rate		
	2023 Rate	2024 Rate	Change
Plus Gold	\$534.74	\$585.93	9.57%
Plus Silver	\$481.54	\$537.50	11.62%
Plus Bronze Expanded	\$361.97	\$391.96	8.28%
Plus Bronze HDHP	\$372.32	\$404.71	8.70%
Plus Gold Standard	\$531.20	\$587.37	10.57%
Plus Silver Standard	\$491.66	\$521.86	6.14%
Plus Bronze Standard Expanded	\$367.81	\$401.15	9.06%
Connect Gold	\$586.82	\$618.30	5.36%
Connect Silver	\$535.02	\$554.08	3.56%
Connect Bronze HDHP	\$407.49	\$416.52	2.22%
Connect Silver Option 2	\$520.79	\$561.46	7.81%
Connect Catastrophic*	\$265.31	\$276.51	4.22%
Connect Bronze Expanded	\$404.74	\$424.53	4.89%

*Now Available on and off the Exchange for Individuals Under 30 Years of Age

 HSA Plans are now labelled "HDHP"



MONTANA INDIVIDUAL RATES

Product	Rate		
	2023 Rate	2024 Rate	Change
Connect Gold Standard	\$577.97	\$608.70	5.32%
Connect Silver Standard	\$536.63	\$539.45	0.53%
Connect Bronze Expanded Standard	\$400.89	\$411.93	2.75%
Rocky Mountain Gold	\$516.12	\$520.40	0.83%
Rocky Mountain Silver	\$462.52	\$465.83	0.72%
Rocky Mountain Gold Standard	\$508.34	\$512.33	0.78%
Rocky Mountain Silver Standard	\$471.83	\$453.53	-3.88%
Rocky Mountain Bronze Standard Expanded	\$352.67	\$347.00	-1.61%

PHARMACY BENEFIT MANAGEMENT (PBM)



Mountain Health CO-OP partnered with University of Utah Health Plans to create RealRx, an independent, completely transparent PBM that is contract-friendly and clinically integrated between medical and pharmacy management platforms.

IMMEDIATE MEMBER SAVINGS

Lower Overall Drug Costs for
Members with Deductibles and
Coinsurance

ENHANCED INTEGRATION

Local Clinical and Operations Team
to Work Hand-in-Hand with CO-OP
Teams

MEMBER SUPPORT

Our Service Team Knows the Area,
Pharmacies and Our Members



**BONUS: Average turn-around time
for pre-authorization is 72 hours!**

\$0 Out-of-Pocket Medication

- Provides NO Cost Share Drugs Before Deductible
- For Individual and Group in all Three States (MT, ID, and WY)
- Added More Drugs at No Cost, Including Drugs for
 - Cardiovascular Drugs, including Xarelto and Eliquis
 - Diabetes Medications (Including Many Insulins and some devices)
 - Asthma/COPD Medications, Including Brand Inhalers
 - Depression Medications
 - Osteoporosis Medications
 - Cholesterol Lowering Medications



RealRx is designing its 2024 Preventive Drug List - Keep an eye on our website to download your copy!

Pharmacy

- Preferred Drug List may differ from prior carrier. Educate members on reviewing MHC Preferred Drug Lists (PDL) to make sure they know of any changes for new Plan and alternatives where needed.
- Specialty Medications; both medical and retail, require new specialty PA under a new Plan.
 - Specialty could change with new plan/carrier.
- Medications requiring Prior Auth (PA) or having limits like Quantity (QL) or Step Therapy (ST) will likely need new PA submitted before member can have considered under plan.
- Encourage members to fill medications wherever they can with their prior plan prior to termination to allow time to transition to MHC Plan.

NETWORKS - MONTANA

CONNECTED CARE

Products: Individual

ACCESS CARE

Statewide

Products: Group Only

ROCKY MOUNTAIN

Partnership with Sisters of Charity and Rocky Mountain Health Network. Offered in Yellowstone County only.

Products: Individual and Group

PLUS

Tiering does not apply to the new federally required Standard Plans

Benefit from a lower copay when going to a participating Community Health Center.

Otherwise, use the Connected Care network for in-network benefits.

Products: Individual and Group

SIGNATURE BENEFITS

*Signature Benefits apply only to group and individual plans.



\$60 VISION EXAM REIMBURSEMENT

Your eyes are a great indicator of other, underlying health conditions. The CO-OP reimburses up to \$60 for your vision exam.



24/7 ACCESS TO A DOCTOR

Need to see a doctor at the drop of a hat? Use your telehealth benefit to call or video chat with a provider for in-network care for your physical and mental health.



HUNDREDS OF MEDICATIONS AT \$0 COST

We offer hundreds of prescriptions for members with no out-of-pocket cost, including medications for diabetes, depression, asthma, and more.

SIGNATURE BENEFITS

*Signature Benefits apply only to group and individual plans.



TRAVEL BENEFIT

Need to travel to a specialist? We'll help cover the cost for you to reach our preferred center so you get the care you need. *Preapproval required.



\$100 DENTAL EXAM REIMBURSEMENT

Your oral health is a strong indicator of your overall health. That's why we offer each member an annual reimbursement of up to \$100 for your dental exam.



\$50 TELEHEALTH WELLNESS ASSESSMENT REIMBURSEMENT

We partner with Advantmed to make quick, easy telehealth wellness assessments available for our members - and we'll even pay you \$50 to complete one. *For members 18 years of age or older. Call Member Services for details.

RESOURCES FOR YOU

- Call us at 855-447-2900 and follow the prompts to connect with Member Services
- Email memberservice@mhc.coop
- Email enrollmentbilling@mhc.coop

Thank you!

We appreciate your partnership.