



2023 Agent 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
- Individual, Group, and Medicare Supplement Health Insurance Plans





Hello!



Dade McDevitt
Data Analyst &
Sales Development



Rich Wessenberg
Sales Executive



Sheryl Sharbono
Senior Market Account
Manager



Karlee Simac
Account Manager



Lori Hedberg
Senior Account Manager



Knute Kleven
Sales Executive



Jeff Swingley
Vice President, Sales



COMING SOON
Marketing Service Representative

WE'RE FINANCIALLY SOLID.

- Capital position is strong - over \$140 million in cash/investments
- Current year (2022 - July) underwriting gains are over \$9.9 million
- Consistent net income year after year (last 5 years except small loss last year from "COVID bounce-back")
- Risk-Based Capital position is ~900% (Insurance Department requires 250%)
- Member Governed - profits are invest back into the company and used for members



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 2023.



An estimated 248,807 health plan members are currently served by UUHP.



CO-OP UPDATES

- Mail Order Pharmacy
 - Prescriptions delivered right to your home through our partnership with Birdi
- Tobacco Rating Changes
 - MT & ID Individual - Begins at 45
 - WY Individual - No Factor
 - Small Group Business - No Factor
- Enhanced subsidies continue through 2025 (Individual only)
- Standard Plans Added for Individual in Montana and Wyoming (Required by Federal Rule)

CO-OP UPDATES

- COVID-19 - Standard coverage and benefits are resumed
- Added the Rocky Mountain Network in Montana
- Signature Benefits continue to apply to all members with individual and group plans
- Launched a new and improved Member Portal
- Eliminated some Individual Plans (Required by Federal Rule)
- Overall Increase of 27 Plans

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.

24/7 TELEHEALTH

- Telehealth can be accessed either through local providers (established office hours) or via Doctor on Demand
- Telehealth for local providers is being reimbursed at in-person rates
- When their regular providers are not available, members can access services 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



\$0 Out-of-Pocket Medication

- Provides NO Cost Share Drugs Before Deductible
- For ALL Plans 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



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

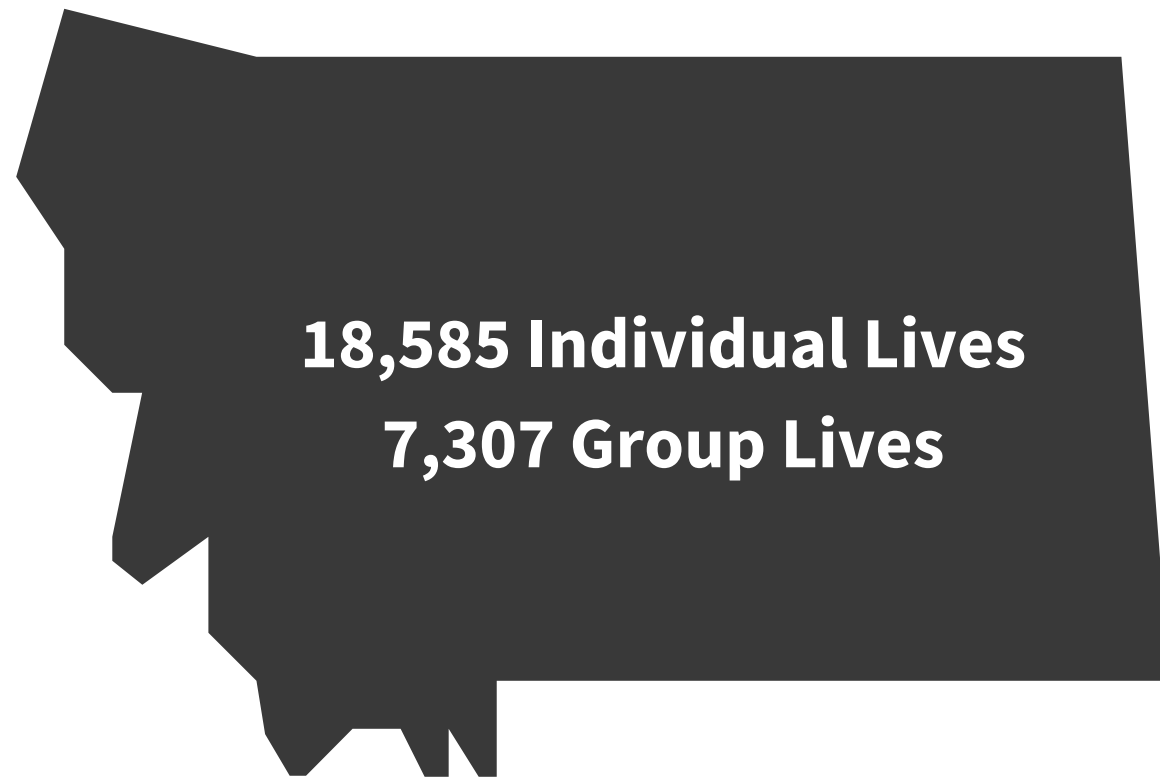
CALL STATS

- Average Wait Time
 - 22 seconds (peak time included)
 - 8 seconds (without peak time included)
- Answer Within 30 Seconds
 - 89% (peak time included)
 - 94% (without peak time included)
- Average turn-around time of Clean Claims is 5.8 Days



MEMBERSHIP

September 2022



MEMBERSHIP

SEPTEMBER 2022

- 73% of our business is Individual
- 27% of our business is Group
 - Group has seen an increase of 9% compared to last year
- Average member age is 39
- Male/Female split is 50/50
- Approximately 21% of members are enrolled in Cost Share Reduction (CSR) Plans (352 NAZC/NALC)



NO SURPRISE ACT

EFFECTIVE JANUARY 1, 2022

FEDERAL RESPONSE TO ELIMINATE BALANCE BILLING FOR MEMBERS IN EMERGENCY AND NO CHOICE SCENARIOS

- Specific providers cannot balance bill members in emergency and no-choice scenarios
- No choice services were expanded to include labs, radiology, and air ambulance
- Cost estimator tool required to be implemented by health plans by January 1, 2023



2023 RATES



MONTANA INDIVIDUAL RATES



Product	2022 Rate	2023 Rate	Rate Change
Plus Gold	\$518.45	\$534.74	3.14%
Plus Silver	\$472.39	\$481.54	1.94%
Plus Bronze Expanded	\$353.26	\$361.97	2.46%
Plus Bronze HD	\$366.29	\$372.32	1.65%
Plus Gold Standard	NEW	\$531.20	NEW
Plus Silver Standard	NEW	\$491.66	NEW
Plus Bronze Expanded Standard	NEW	\$367.81	NEW
Connected Card Gold	\$544.59	\$586.82	7.75%
Connected Care Silver	\$503.35	\$535.02	6.29%
Connected Care Bronze Expanded 2	\$364.72	\$388.10	6.41%
Connected Care Bronze HD	\$381.63	\$407.49	6.78%
Connected Care Silver Option 2	\$493.66	\$520.79	5.50%
Connected Care Catastrophic*	\$287.65	\$265.31	-7.77%

*Available only through the Exchange for Individuals Under 30 Years of Age

HSA Plans are now labelled "HD"

MONTANA INDIVIDUAL RATES



Product	2022 Rate	2023 Rate	Rate Change
Connected Care Expanded Bronze	\$376.64	\$404.74	7.46%
Connected Care Gold Standard	NEW	\$577.97	NEW
Connected Care Silver Standard	NEW	\$536.63	NEW
Connected Care Bronze Expanded Standard	NEW	\$400.89	NEW
Rocky Mountain Gold	NEW	\$516.12	NEW
Rocky Mountain Silver	NEW	\$462.52	NEW
Rocky Mountain Bronze Expanded	NEW	\$356.05	NEW
Rocky Mountain Gold Standard	NEW	\$508.34	NEW
Rocky Mountain Silver Standard	NEW	\$471.83	NEW
Rocky Mountain Bronze Expanded Standard	NEW	\$352.67	NEW

NETWORKS - MONTANA

CONNECTED CARE

Statewide, except in Great Falls Clinic in Cascade County

Products: Individual and Group

ACCESS CARE

Statewide, excellent coverage.

Products: Group Only

ROCKY MOUNTAIN

Partnership with Sisters of Charity. 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

RESOURCES FOR YOU

- Our Sales Team
 - Call us at 855-447-2900 and follow the prompts for agents!
 - Email us at agentinfo@mhc.coop
- Member Services
 - Call us at 855-447-2900 and follow the prompts to connect with Member Services
 - Email memberservice@mhc.coop

RESOURCES FOR YOU

- Broker Portal Available 24/7 at www.mountainhealth.coop
- Toolkit for Agents - A link will be sent later on
- 24/7 Pharmacy
 - Pharmacy Customer Service: 1-855-885-7695
 - CO-OP pharmacy website: mountainhealth.coop/pharmacy

Questions?

We know you have some!



Thank you!

We appreciate your partnership.