



2026 Agent Training

We're glad you're here!

agentinfo@mhc.coop
mountainhealth.coop
800-299-6080



Agenda

- **Co-Op Updates**
- **2026 Networks & Plans**
- **Signature Benefits**





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



Hey, there!

Our friendly, knowledgeable team is here for you.

agentinfo@mhc.coop
800-299-6080



Jeff Swingley
Vice President, Sales



Sheryl Sharbono
Senior Market Sales
Executive



Karlee Simac
Senior Account
Manager



Lori Hedberg
Senior Account
Manager



Knute Kleven
Sales Executive



Dade McDevitt
Data Analyst &
Sales Development



Co-Op Updates



Co-Op Updates

- Selling individual policies through HealthSherpa/Marketplace
- Selling direct policies through HealthSherpa
- Wyoming Departure
- Existing off-exchange members renew
- Travel Benefit
- Provider Network Name Changes
- University of Utah providers now require Prior Authorization for Individual member services
- Health Insurance Basics Booklets – Available in English and Spanish for both Montana and Idaho
- SBCs are readily available in Spanish on the Co-Op's plan pages



Looking for the latest info on how HealthSherpa can help you stay successful this Open Enrollment? Look no further – you’ve got the goods right at your fingertips! Check ‘em out!

Don’t forget, HealthSherpa Agent Support is available Monday through Friday 6:00am – 5:00pm PST (9:00am – 8:00pm EST).

No account? Sign up for free at www.healthsherpa.com.



OEP Agent Hub

All things OE26
Planning



Agent Training

Register for live training
or watch on-demand



Agent Support

1-888-684-1373
agentsupport@healthsherpa.com

Broker Portal

- You can log in to see Group business and commission statements (which will include Individual)
- Quote, sell and renew Small Group
 - You cannot see individual enrollments
- If members log into Member Portal, they can view their enrollments and pay their bills



ID Cards & Member Portal

The member portal is the hub for everything members need to know about their coverage. In the portal, members can...

- download a digital copy of their member ID card
- send secure messages to Member Services
- submit proof of services received for vision and dental exam reimbursements
- view claims
- manage billing (Individual members)
- monitor their deductible and out-of-pocket costs
- and more!

New in 2026: ID cards will list the member's plan

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

Please encourage your clients to contact their provider or consult their Outline of Coverage for details on what is covered.



Advance Premium Tax Credits (APTC)

Status as of 9/26/2025

APTC: advanceable and refundable credit that reduces enrollees' out-of-pocket costs for the premiums they pay for health insurance obtained through the marketplaces. The maximum credit is calculated as the difference between the benchmark premium (the premium for the second-lowest-cost silver plan available in a region) and a maximum household contribution, which is set at a percentage of household income, adjusted over time.

Until 2021, the credit was available to enrollees who met four criteria:

- Their modified adjusted gross income was equal to or greater than 100 percent of the federal poverty level (FPL) and did not exceed 400 percent of the FPL,
- They were lawfully present in the United States
- They were not eligible for public coverage, such as Medicaid, and
- They did not have an affordable offer of employment-based coverage.

The APTC as it was administered before 2021 will continue to exist in 2026.



2025 ACA Plan Changes

In August, two separate court rulings stopped many of the proposed changes to the ACA from going into effect.

Changes that will go into effect for plan year 2026:

- End year-round Special Enrollment Period for those with low income
- DACA recipients are not longer eligible to receive an ACA plan



Networks & Plans



Montana Networks

Peak PPO (formerly Access & Connect)

Products: Individual & Group

Statewide

Rocky Mountain

Products: Individual & Group

Partnership with Intermountain Health/St. Vincent Regional Hospital and Rocky Mountain Health Network.

Offered in Yellowstone, Sweet Grass, Musselshell, and Carbon counties only.

Plus

Products: Individual & Group

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

Otherwise, use the Peak PPO network for in-network benefits.



Idaho Networks

Access

Products: Individual Only
A: Access – St. Alphonsus

Partnership with St. Alphonsus

Available in Ada, Boise, Canyon, Gem, Owyhee, Payette, and Washington Counties

Link

Products: Individual and Group
L: LINK – St. Luke's

Partnership with St. Luke's

Available in Ada, Adams, Blaine, Boise, Camas, Canyon, Cassia, Elmore, Gem, Gooding, Jerome, Lincoln, Minidoka, Owyhee, Payette, Twin Falls, Valley, and Washington Counties

Peak PPO (Formerly Engage)

Products: Individual and Group
Statewide

Limited in Regions 3 & 5, due to St. Luke's and St. Alphonsus Networks



Networks (Out of State)

- Group (Large and Small) Aetna Signature Administrators (ASA) network for services outside of Montana & Idaho
- For urgent and emergent services for Individual members via ASA
- For individual members, the ASA network is available in Utah **with** prior authorization



MT Individual Plans

- ★ Peak PPO Gold
- ★ Peak PPO/Rocky Mountain Gold Standard
- ★ Peak PPO Silver
- ★ Peak PPO/Rocky Mountain Silver Standard
- ★ Peak PPO Bronze HDHP
- ★ Peak PPO Catastrophic
- Plus Gold
- Plus Silver Standard
- Plus Bronze
- Plus Bronze Standard

MT Small Group Plans

- Plus Gold
- Plus Gold HDHP
- Plus Silver
- Plus Silver HDHP
- Plus Bronze
- Plus Bronze HDHP
- ★ Peak PPO/Rocky Mountain Gold
- ★ Peak PPO/Rocky Mountain Gold HDHP
- ★ Peak PPO/Rocky Mountain Silver
- ★ Peak PPO/Rocky Mountain Silver HDHP
- ★ Peak PPO/Rocky Mountain Bronze
- ★ Peak PPO/Rocky Mountain Bronze HDHP



ID Individual Plans

- | | |
|------------------------|-------------------------|
| Link Platinum | ★ Peak PPO Bronze |
| Link Gold | ★ Peak PPO Catastrophic |
| Link Silver | Access Gold |
| Link Bronze HDHP | Access Silver |
| Link Bronze | Access Brozne HDHP |
| Link Catastrophic | Access Bronze |
| ★ Peak PPO Gold | Access Catastrophic |
| ★ Peak PPO Silver | |
| ★ Peak PPO Bronze HDHP | |

Link Plans are affiliated with St. Luke’s

ID Small Group Plans

- | | |
|------------------|------------------------|
| Link Gold | ★ Peak PPO Gold |
| Link Silver HDHP | ★ Peak PPO Silver HDHP |
| Link Silver | ★ Peak PPO Silver |
| Link Platinum | ★ Peak PPO Bronze HDHP |
| Link Bronze | ★ Peak PPO Bronze |
| Link Bronze HDHP | |

Access Plans are affiliated with St. Alphonsus



Pharmacy



Pharmacy Benefit Manager

REALRx

Member Support

Our Service Team Knows the Area, Pharmacies and Our Members

Immediate Member Savings

Lower Overall Drug Costs for Members with Deductibles and Coinsurance

Enhanced Integration

Clinical and Operations Team Work Hand-in-Hand with Co-Op Teams

BONUS

- ➔ Average prior authorization turn-around time is 72 hours
- ➔ RealRx has 24/7 customer service



birdi™

The Co-Op partners with Birdi to make it easy to have your medications delivered directly to you.

Managing your medications has never been so convenient.

\$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



**Scan Here to View
the Full List for 2026**



Signature Benefits

Signature Benefits



Hundreds of Medications at \$0 Out of Pocket

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



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.



\$100 Dental Exam Reward

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

Signature Benefits



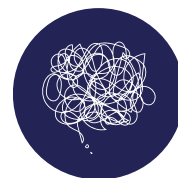
\$60 Vision Exam Reward

Your eyes are a great indicator of other, underlying health conditions. The Co-Op rewards you up to \$60 for completing your annual vision exam.



\$50 Telehealth Wellness Assessment

We partner with Porter 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.



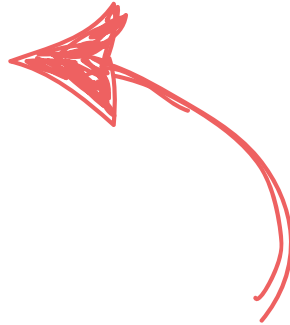
\$0 Mental Health Visit

Mental wellness is just as important as physical wellness. That's why we're offering your first mental health visit of your plan year at no cost to you!



Resources for You

- Our Sales Team
 - Call us at 800-299-6080 and follow the prompts for agents!
 - Email us at agentinfo@mhc.coop
- Member Services
 - Call us at 800-299-6080 and follow the prompts to connect with Member Services
 - For general inquiries, email memberservice@mhc.coop
 - For inquiries about individual enrollment & billing, email enrollmentbilling@mhc.coop



Member messages must be sent securely through their new member portal



Resources for You

- Broker Portal Available 24/7 at www.mountainhealth.coop
- Toolkit for Agents - Visit our website!
- 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.