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health happenings

Reference Based Pricing Coming Soon!

Health care costs across the country are at an all-time high and on the rise. In order to maintain your medical costs, a change is coming to the MMIA Employee Benefits health plan.

Starting July 1, 2017 our plan will change to a system called Reference Based Pricing in which hospitals and the doctors who work for them will be either Participating or Non-Participating. This is a little different from the in-network and out-of-network benefits we have now.

Currently, hospitals are not limited to how much they charge and can change prices at any time. One hospital in Montana may charge thousands of dollars more than another for the same procedure and the less expensive hospital may have better quality! Each hospital has a list of what they charge for procedures and services called a charge master. Because these lists are not provided to the public and not available to other hospitals, insurance companies, and patients, there is a lack of transparency.

That is why the MMIA, with Allegiance, is moving to Reference Based Pricing. Through Reference Based Pricing, we first look at what

Medicare pays a facility for a procedure. Then, we pay a percentage above that which is high enough to allow Montana's hospitals to thrive, but reimburses hospitals more equally. We use Medicare as our base because Medicare is the largest health care payer in the country; it provides a standard measurement that is publicly available; and it adjusts for differences in hospitals like size, location, and the type of patients treated. The Medicare rate is set to pay facilities for their costs plus a profit. Professional providers have been paid this way for decades.

With Reference Based Pricing, you save money by avoiding facilities charging overly inflated costs. Now, we will also have a way to compare what facilities charge and the ability to better project what our costs will be from year to year.

If a facility decides to participate, they sign a contract with Allegiance. This contract sets what MMIA will pay at a percentage above what Medicare pays. If a facility doesn't participate, we will still pay what other

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Are you taking one of the following medications?

Advair Crestor Epipen Latuda Restasis Ventolin Vesicare Xarelto
Asacol HD Eliquis Estrogel Pataday Spiriva Veramyst Vytorin Zetia

Do you want to find out how to obtain it for FREE?

These medications and many more can be mail ordered to you at no cost. For a complete list of qualifying medications or to enroll visit www.mmiascripts.com.

or

Contact an MMIA Scripts representative today at 1-866-488-7874 . ■

MMIA Scripts



New Employee Spotlight: Amanda Burkhart

Member Relations Strategist

Amanda Burkhart is a fourth generation Montanan. She grew up in Bozeman, attended high school in Anaconda and graduated with a BA in Journalism from the University of Montana. Amanda began her career as a television news producer. She and her husband then spent a year and a half teaching English in Seoul, South Korea. Upon returning to Montana, Amanda worked as Communications and Marketing Manager for the United Way of the Lewis and Clark Area. Next, she took a position as the Communications Manager for the Health Care & Benefits Division of the State of Montana where she learned the ins and outs of self-funded plans.

Amanda is excited to continue serving her home state in her new role as Member Relations Strategist with MMIA.

In her free time, Amanda loves to cook and bake, spend time outdoors and hang out with her husband, toddler Evey, and springer spaniel. ■



Reference Based Pricing (cont'd)

comparable hospitals in Montana are accepting, but they may balance bill you, the participant, for more money.

Your MMIA Employee Benefits program and Allegiance hope to have all Montana medical facilities signed as Participating Providers by July 1st. However, this process involves many one-on-one meetings with the hospitals so it may take some time. If you don't see your local hospital listed as a Participating Provider today, check back. Keep in mind Montana hospitals have already agreed to these prices for the State of Montana Employee Health Plan. The MMIA is simply asking for the same fair deal given to other public employees. This change will keep our healthcare costs low, predictable, and to keep your rates reasonable.

This model will only affect your facility (services performed at a hospital) bills and claims and those providers who bill as part of a facility. It will be very important to check the listing of Participating vs. Non-Participating providers by visiting www.askallegiance.com or calling Allegiance customer service at (800) 877-1122 after July 1st. There will be no change to your professional provider bills and claims outside of a facility as they have already been charging and billing by this methodology for years.

For questions on emergency situations, if your provider is Non-Participating and much more **visit our website at www.mmia.net for the most up-to-date information on our new Reference Based Pricing initiative.** ■

All about Allergies:

More than 50 million Americans have allergies



to a foreign substance, such as pollen, bee venom, pet dander or food, that doesn't cause a reaction in most people. Antibodies are a substance that is produced by your immune system that protects your body from unwanted invaders that could cause infection. An allergic reaction can result in symptoms such as itchy eyes and skin, sneezing, nasal congestion, wheezing, and/or rash. The severity of allergies varies from person to person and can range from minor symptoms to anaphylaxis, which is a life threatening emergency. There are many types of allergies that an individual may experience.

Types of Allergies

Food Allergy – According to the ACAAI, American College of Allergy, Asthma and Immunology, food allergies are estimated to affect 4-6% of children and 4% of adults. Food allergies are most commonly found in young children and babies, but can ultimately appear at any age. It is even possible for someone to develop an allergy to a food that they have consumed for years. While any food has the potential to cause an allergic reaction there are eight types of foods that account for about 90% of all food related reactions. These foods are eggs, milk, peanuts, tree nuts, fish, shellfish, wheat and soy.

Dust Allergy – Those individuals that experience dust allergies will find themselves sneezing or at times having difficulty breathing. These people often suffer most when they are within their own home or other people's homes. Symptoms tend to worsen immediately after one vacuums, sweeps or dusts. This is due to the stirring of the dust particles while cleaning, which makes them easier to inhale. Dust allergies can be triggered by dust mites, cockroaches, mold, pollen and pet hair or feathers.

Insect Sting Allergy – There are five types of insects that will cause an allergic reaction when their venom is injected into the skin. These include: honeybees, hornets, wasps, yellow jackets and fire ants. Insect stings can cause pain, redness, swelling, itching, hives and life-threatening reactions known as anaphylaxis. Allergic reactions to an insect sting can occur even after one

Allergies occur when your immune system reacts

has had many normal reactions to stings, and at any age. Each year in the United States, there are at least 40 deaths due to insect sting reactions.

Pet Allergies – When individuals find themselves sneezing, itching, coughing or even experiencing hives around animals, this is known as a pet allergy. The best way to avoid these allergic reactions is to limit the exposure to such a pet, use nasal spray and antihistamines to help relieve the symptoms and even consider getting allergy shots.

Drug Allergies – If you experience a rash, hives or difficulty breathing while taking a medication, you may have a drug allergy. People known to have drug allergies can experience systems regardless of the form the medicine comes in. You may not experience the symptoms of the allergies the first time you take it, but can the second time, once the body produces antibodies.

Latex Allergies – Allergic reactions to latex can at times be serious, but will rarely be fatal. Latex allergies develop after many previous situations of exposure to latex, such as with a rubber balloon or medical/ dental gloves. Direct contact with latex is not needed to experience an allergic reaction. Inhaling latex proteins, such as the powder from latex gloves, has been known to cause asthmatic reactions.

Treatment/Medication

Generally speaking, there is not a cure for allergies, but there are a variety of medications, over-the-counter and prescription, that can help reduce allergy symptoms.

Over-the-Counter

- Oral antihistamines (Allegra, Benadryl, Claritin, Zyrtec)
- Nasal Sprays (Flonase, Nasacort, Rhinocort)
- Eye Drops (Zaditor, Visine)

Prescription

- Antihistamine nasal sprays (Dymista, Qnasl, Omnaris)
- Ophthalmic antihistamines (Patanol, Pataday, Azelastine, Naphazoline)
- Epinephrine (Epipen autoinjector)

Sometimes the easiest way to treat an allergy is to avoid the allergen altogether. The treatment of your allergy depends on the severity of the symptoms. Talk to your doctor to find out the best treatment options for you. ■



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▶ Open Enrollment 2017 MAY 15 – JUNE 15

Open Enrollment is just around the corner. This is your one chance each year to make changes to your benefits without a qualifying event. Please talk to your City or Town's clerk or HR manager if you wish to make any changes.

Watch for information to be mailed to your home address in early May. If you've had a change of address, don't forget to notify your city or town.

Also, visit the Employee Benefits website at www.mmia.net starting in

April for full Open Enrollment details. You will find summaries for each medical, dental and vision plan, available resources, information on the wellness program, required notices, and a wealth of information on our new Reference Based Pricing model that will go into effect July 1, 2017.

The Employee Benefits department is always here to answer any additional questions you may have, but we hope you find the website helpful as you navigate this process. ■

VISIT WWW.MMIA.NET TODAY!

▶ Qualifying Events – 31 Days

Remember, participants must report any plan changes for a qualifying event such as a birth or a marriage to their city representative within 31 days of the event. Newborns are not automatically added on your health plan. Your City/Town will report those changes to the MMIA as quickly as possible in order to process things smoothly. ■

