



Employee Benefits

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health happenings

Montana Health Center Updates

There are some changes happening for the Montana Health Centers.

Miles City Location Closed

The State of Montana closed the Montana Health Center located in Miles City December 16, 2017. The State of Montana made this decision based on low utilization of the Miles City location. While MMIA contracts with the State to allow our participants access to the Montana Health Centers, we do not have any control over decisions such as the opening or closing of a location.

We know the Miles City Montana Health Center was a valuable part of some participants' healthcare. Please be aware the other Health Centers in Billings, Butte, Anaconda, Helena, and Missoula will continue to operate at this time.

After the closure of the clinic, CareHere will maintain medical records securely and confidentially in accordance with state and federal privacy laws. Your records will be stored in the CareHere system for at least six years. Should you or your new provider need a copy of your medical records or if you would like to have your records transferred, please feel free to contact CareHere at 855-200-6822.



Helena Location Open Saturday Hours

The Helena Montana Health Center location will be open for acute care appointments on Saturdays from 8:00 am to noon. The new hours are by appointment only. Call 855-200-6822 or visit www.carehere.com after noon Fridays to make a Saturday appointment.

In addition, all MMIA Employee Benefits participants also have access to Teladoc, which provides no-cost telemedicine via telephone or video chat. A Teladoc provider can write prescriptions and diagnose conditions such as rashes, colds, flus, infections, and more. To get started with Teladoc, call 800-835-2362 or visit www.Teladoc.com. ■

Access to a
doctor 24/7
anytime day or **night**

Teladoc.com
Teladoc.com/mobile
1-800-Teladoc (835-2362)



Winter 2017

Air Ambulance Update

As air ambulance costs continue to make headlines around the country, some changes are taking place in Montana. The 2017 Montana Legislature passed a law intended to protect patients from crippling out-of-network air ambulance bills. This law means if you use a non-participating air ambulance provider, the MMIA will pay them the non-participating rate and if the company feels it deserves more, the patient will not be responsible for a balance bill. The company and MMIA, through its third party administrator, Allegiance, will work out the dispute.

While this law may protect plan participants from huge balance bills, it does not mean you should let your guard down when it comes to taking a ride on a medical helicopter or airplane. Remember, as a self-funded pool, when one participant saves money, everyone in our program benefits.

Keep in mind, the number of people picked up on the side of the road or off a mountain represents only about 1% of air ambulance flights. The other 99% are patients being moved from one hospital to another. In the case of these facility-to-facility transfers, doctors and patients usually have time to consider their options.

Currently in Montana, all but one air ambulance company have contracted as participating providers under the MMIA Employee Benefits Program. Only Reach Air Medical Services is non-participating.



Allegiance has made a great effort to educate doctors and hospitals about the problems with calling a non-network provider. Every participant's benefit ID card includes the number to a service called Sentinel Air Medical Alliance (SAMA), which performs air ambulance prior authorization. When a hospital or doctor calls SAMA, the service will make sure the transfer will be covered as medically necessary and works with the provider to see if there is a participating option.

The health and safety of our members are our top priorities. If there is not a participating option available, SAMA will direct the provider to use the best available option.

Even with the new Montana law, and with all but one air ambulance company participating, it is still important for members to be good healthcare consumers and choose participating providers whenever possible. ■

Retiree Corner – Slips and Falls

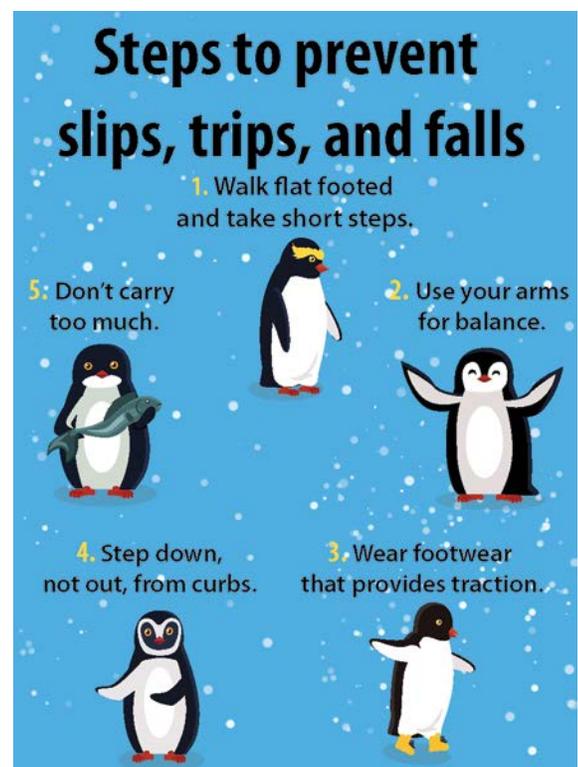
According to the National Council on Aging, falls are the leading cause of fatal injury and the most common cause of trauma-related hospital admissions among older adults.

Winter in Montana can be an especially dangerous time. If you want to stay upright when conditions get icy, remember to walk like a penguin!

You can also:

- Test slippery areas by tapping a foot before walking.
- Walk slowly and in small shuffling steps to minimize slipping.
- Walk along the grassy or snowy edges for maximum traction if the walkway is covered in ice.
- Hold onto the doorjamb of your car when getting out of the car.

For more information about fall prevention, visit www.ncoa.org/healthy-aging/falls-prevention/. ■



Suicide – How to Help Someone In Need

Montana’s suicide rate is nearly double the rest of the country. Many of those deaths happen in January and February. Here are some proven tips from www.suicide.org to help someone who is suicidal or having suicidal thoughts.

Three steps to help someone having suicidal thoughts:

1. **Always take suicidal comments very seriously.** Assuming that the person is only seeking attention is a very serious, and potentially disastrous, error.
2. **Get help immediately. Call 911, 1-800-SUICIDE, or 1-800-273-TALK.** Do not try to handle the situation by yourself. A person who is suicidal needs immediate professional help.
3. **Try not to act shocked.** Appearing shocked can cause more distress. Stay calm and talk with him or her in a matter-of-fact manner.

While you are waiting for help to arrive (or if there is no emergency):

- **Listen to everything the person says.** Be as gentle and caring as possible. Listen carefully and offer encouraging words. Let the person know you are concerned.
- **Let the person express emotion in the way he or she wants.** Allow the person to cry, yell, swear and do what is necessary to release the emotion. Do not allow the person to become violent or harm himself or herself.
- **Don’t be judgmental.** Do not invalidate anything the person says or feels. Be supportive and caring, not judgmental, and get help immediately.
- **If the person is at a high risk of suicide, do not leave him or her alone even for a second.** Only after you get professional help for the person can you consider leaving him or her.
- **If the person has access to firearms, call the police so they may remove them.** Firearms are used in the majority of suicides, and those who use a firearm usually do not survive.



- **Talk openly about suicide.** If the person has a method and a time in mind, the risk is extremely high and you cannot hesitate to call 911.
 - “Are you feeling so bad that you are thinking about suicide?”
 - “Have you thought about how you would do it?”
 - “Do you have what you need to do it?”
 - “Have you thought about when you would do it?”
- **Follow up with the person on a regular basis to make sure he or she is doing okay.** Help the person make an appointment with a medical doctor and a therapist. Suicidal feelings can come and go. It is very important to show continued support. If the person becomes suicidal again, take immediate action to help him or her. ■

Employee Assistance Program through Reliant Behavioral Health



MMIA Plan participants and anyone living in their household can access RBH services which include:

- Over-the-phone counseling and
- Six free visits to a counselor per person, per issue, per year.

For more information, call 866-750-1327 or visit www.myrbh.com, access code MMIA.

Medication Disposal

A national study shows nearly 70% of people who used prescription drugs illegally got their pills by taking leftover or expired medications from someone's home. Unused medication can also be dangerous to children and pets.

BEST OPTION FOR ALL DRUGS – Take the medication to an authorized collector for disposal. Visit the Montana Department of Justice website to find a location near you <http://bit.ly/2Bp1HBO>.

FOR MOST DRUGS – If you cannot get your medication to an authorized collector, you may dispose of most drugs in the household trash.

FOR HARMFUL DRUGS – If you cannot get especially harmful medications, like opioids, and to an authorized collector, the FDA says to flush them down the toilet. The FDA says the risk to the environment of flushing medication is much lower than the risk of keeping the medication in your house.

For more information about which medications should be flushed, visit <http://bit.ly/2jXQDIt>. ■

Four Steps to Safe Dispose of Medicine in Household Trash



- 1. Mix**
Mix medicine with unpalatable substance like dirt, kitty litter or used coffee grounds.



- 2. Secure**
Place mixture in sealed container like a plastic bag.



- 3. Throw out**
Throw the container in your household trash.



- 4. Scratch Out**
Scratch out all personal information on the prescription label of your empty pill bottle or medicine packaging to make it unreadable, then throw away the container.