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Summer 2019



health happenings

Avoiding the ER

No one wants to end up in the emergency room (ER). ER visits are inconvenient and can be extremely costly. According to the New York Times, more than half the problems patients bring to the emergency room do not require hospital-based care. Our plan data shows that in just the month of January, at least 22 participants went to the ER for things like bronchitis, urinary tract infections, and minor strains and sprains that very likely could have been treated outside the ER.

According to our Summary Plan Document, which is the big book that determines how things are covered by our plan, an “emergency” refers to a medical condition that a person with average knowledge of health and medicine thinks would result in death, more severe or disabling medical condition(s), or continued severe pain without cessation without getting medical treatment.

Emergency conditions may include:

- severe injury or bleeding;
- poisoning;
- loss of consciousness or breathing;
- fractures;
- convulsions;
- severe acute pain;
- severe burns;
- prolonged high fever; and
- symptoms normally associated with heart attack or stroke.

If your symptoms don't fall into these severe categories, you have other options.

- Think ahead. If you're having symptoms, don't wait until Sunday night to get them addressed when your only option is the ER.
- Call Teladoc at 1-800-Teladoc! This service is available to all plan participants for NO COST 24/7. A Teladoc physician may be able to help you decide if you are having a true emergency, or even diagnose and prescribe right over the phone.
- If your symptoms are not severe, contact your regular provider during normal business hours.
- Go to the Urgent Care.

If you do have an emergency and end up being admitted to the hospital, you should notify Allegiance within 72 hours by calling (800) 342-6510, which is found on the back of your benefits ID card.

Allegiance can:

- Provide information regarding coverage before receiving treatment, services, or supplies;
- Provide information about benefits regarding proposed procedures or alternate treatment plans;
- Assist in determining out-of-pocket expenses and identify possible ways to reduce them;
- Help avoid reductions in benefits which may occur if the services are not “Medically Necessary” or the setting is not appropriate; and
- If appropriate, assign a case manager to work with the Covered Person and the Covered Person's providers to design a treatment plan.

 **TELADOC™**
1-800-Teladoc
www.Teladoc.com

Understanding Your Prescription Benefits

MMIA Employee Benefits offers our cities and towns comprehensive prescription drug benefits, which aim to provide participants with the medication they need at the best possible cost. Remember, you are part of a self-funded pool, so managing the cost of prescriptions helps keep your monthly rates stable.

In order to provide participants with top-level drug benefits for your self-funded plan, MMIA contracts with a pharmacy benefit manager (PBM) called ProAct.



ProAct preforms the following functions:

- processes pharmacy claims;
- provides 24-hour customer service;
- manages our formulary, which determines which drugs fall in which level of benefit;
- processes Prior Authorization and exception requests;
- offers a no-cost diabetic testing supplies program. Sign up at www.ProactRX.com by clicking on “Diabetes Management Program” in blue on the right side of the screen;
- works to protect participants from the opioid drug crisis; and
- offers lower-cost mail order drug options.

Call ProAct!

It’s very important to take the medications your doctor prescribes. If you ever have a question or problem regarding your prescription drug benefits, call ProAct right away – even when you’re still at the pharmacy!

- **ProAct Pharmacy Benefit Manager:** Prescription claims, formulary questions, free diabetic testing supplies – 1-877-635-9545 | www.ProactRX.com

Your Benefit

Participants have one of the following prescription benefits. Your city/town chooses one option on everyone’s behalf.

	Copay Option	Percentage Option	Bozeman Custom Plan	Kalispell	Great Falls
Deductible	N/A	Included in medical	\$125 per person/\$250 per family	\$300 per covered person	\$100 per covered person
Generic	\$4	Deductible waived. Plan coinsurance % applies	30% to a max of \$50/prescription	\$10 copay	\$10 copay
Brand Formulary	\$20	Deductible applies, then plan coinsurance % applies	40% to a max of \$50/prescription	\$20 Copay	\$30 copay
Brand Non-Formulary	\$50	Deductible applies, then plan coinsurance % applies	N/A	\$40 Copay	\$50 Copay

Understanding the Levels

Level	Cost	About
Generic	\$	<ul style="list-style-type: none"> • Same as brand-named equivalent in dosage, safety, effectiveness, etc. • Much cheaper to you and the pool
Brand Formulary	\$\$	<ul style="list-style-type: none"> • Usually more expensive • If available, consider MMIA Scripts (refer to www.MMIAScripts.com) at no cost to you
Brand Non-Formulary	\$\$\$	<ul style="list-style-type: none"> • Even more expensive • Always has generic or formulary alternative • If available, consider MMIA Scripts (refer to www.MMIAScripts.com) at no cost to you
Specialty	\$\$\$\$\$	<ul style="list-style-type: none"> • Highest cost • Requires special handling • Must go through Noble Specialty Pharmacy
Excluded	\$\$\$\$\$	<ul style="list-style-type: none"> • Not covered by plan - effectiveness/cost

Exceptions

If your doctor prescribes an excluded drug, there is likely an alternative available. If you have a reason you cannot take the alternative, have your provider contact ProAct. Our formulary makes limited exceptions based on clinical documentation.

Other Pharmacy Resources

- ProAct Mail Order Pharmacy: 1-866-287-9885 | www.ProActPharmacyServices.com
- Ridgeway Mail Order Pharmacy: 1-800-630-3214 | www.RidgewayRX.com
- Noble Specialty Pharmacy: 1-888-843-2040 | www.NobleHealthServices.com
- MMIA Scripts: No-Copay International Mail Order Prescriptions | 1-866-488-7874 | www.MMIAScripts.com

MMIA Scripts

CRX INTERNATIONAL

MMIA Scripts – No-copay brand name medication right to your door!

Go to www.MMIAScripts.com to sign up today!

843
MMIA Prescriptions Filled

\$42,784
Saved to Participants

\$570,149
Saved to MMIA Pool



PO Box 6669
Helena, MT 59604-6669
800.635.3089
www.mmiaEB.net

Six Reasons to Get Your MMIA Employee Benefit Health Screening Before 9/30

1. **It's good for your health.** Getting a yearly health screening helps identify and monitor changing health conditions. Even if you know you are in tip-top shape now, a health screening gives you a baseline in case things change in the future.
2. **It's confidential.** Your results from an It Starts With Me or Montana Health Center health screening are just like ones from your doctor's office. They are protected by HIPAA and cannot be shared with your employer. Your results cannot affect your premiums or coverage.
3. **It makes cents.** Dollars and cents that is! This yearly health screening is no cost to you and it costs less to your self-funded health plan than getting it through another provider. Plus, just getting a health screening from It Starts With Me or the Montana Health Center earns you \$50 through the MMIA Wellness Program.
4. **You can take your results to your doctor.** Instead of having blood drawn at your doctor's office, consider taking your health screening results to your doctor. This saves you and your self-funded plan money.
5. **It's comprehensive.** The MMIA wellness program health screening includes checks on your height, weight, blood pressure, cholesterol, and labs including your lipid panel, Comprehensive Metabolic Panel (CMP), and Complete Blood Count (CBC). If any of your results are out of range, you can talk to a health coach or nurse practitioner about them when you complete a Health Screening Follow-up Call. Schedule the call with Take Control by visiting www.mmiaEB.net/wellness and earn an extra \$50.
6. **Your coworkers will thank you.** If 80% of eligible employees in your city or town get a health screening, all employees, retirees, and spouses who got one get an extra \$50.



Remember, you have from July 1 to September 30 to get your blood drawn.

Visit www.mmiaEB.net/wellness today for wellness program details.