



2022 Agent Training

*Welcome!
We're glad you're here.*





WHEREVER YOU'RE GOING,

WE'VE GOT YOU COVERED.

Individual - Employer Plans - Medicare Supplements

**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
- Signature Benefits are available to all

PEOPLE BEFORE PROFITS.





Hello!



Jeff Swingley- Vice President, Sales

Lori Hedberg- Account Manager

Sheryl Sharbono - Account Manager

Karlee Simac - Account Manager

Jessica StClair - Marketing Service Rep.

Knute Kleven - Sales Exec (Idaho)

Rich Wessenberg- Sales Exec (Wyoming)

WE'RE FINANCIALLY SOLID.

- The CO-OP is on track for its 5th consecutive year of net income
- Capital position continues to strengthen - over \$140 million in investments
- Risk Based Capital position is over 1,000% (Insurance Department requires 400%)
- Current year (2021) net income is over \$5 million through July 2021
- Member Governed - profits are invested back into the company



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 2022.

**An estimated 244,050 health plan
members are currently served by UUHP.**

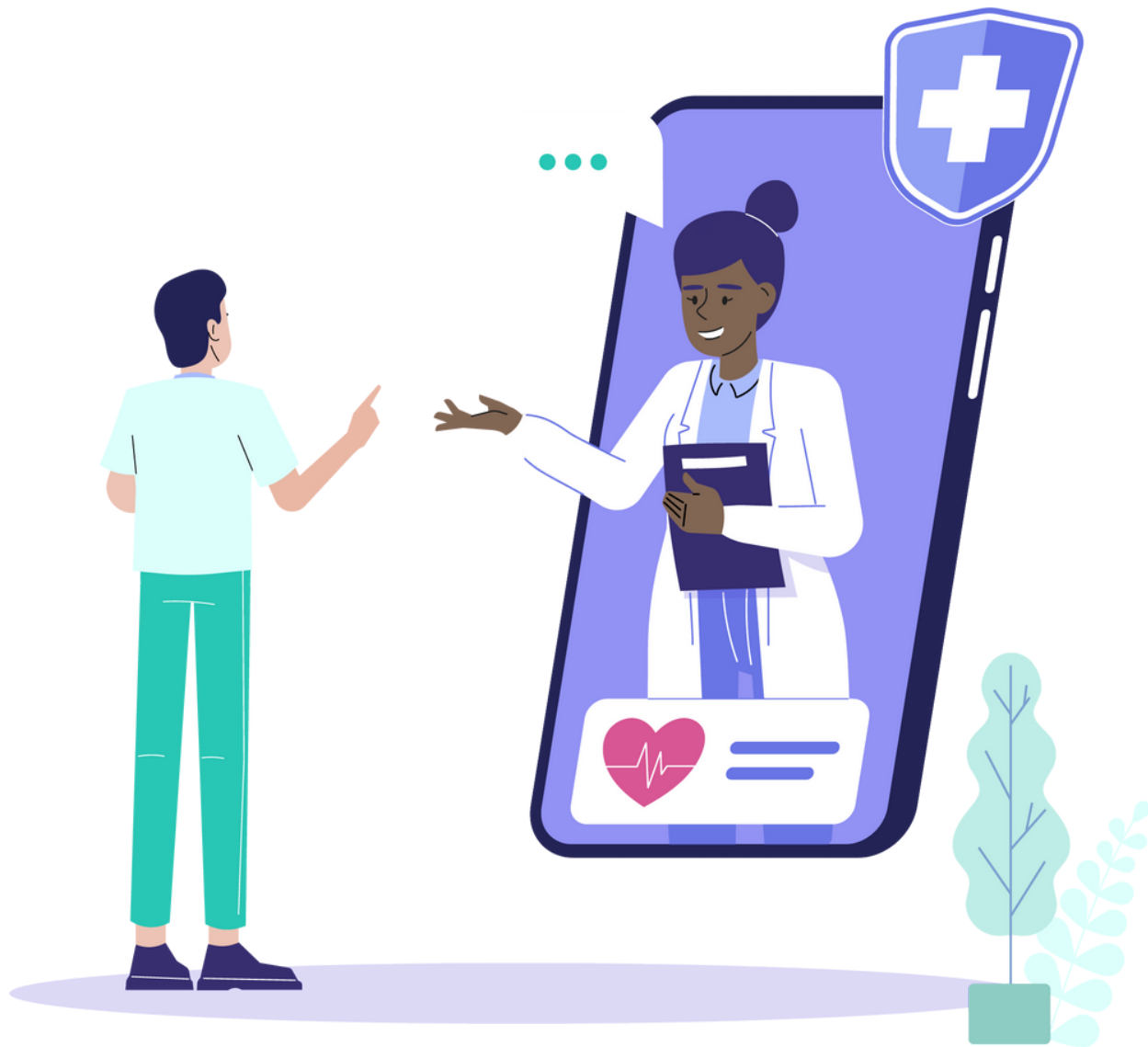




CO-OP UPDATES

- Montana Plans called "CO-OP Plus" are now called "Plus"
- Tobacco Rating Changes
 - MT & ID Individual - Begins at 45
 - WY Individual - No Factor
 - Small Group Business - No Factor
- Qualified High Deductible Health Plans (QHDHP) have been updated to "HSA"
- Added Access Care product in MT for Small Group
- Base Plans added in each state, but not for all metal levels
- Discontinued one Small Group Plan (Montana Only, Silver, Option 2)

TELEHEALTH



Network Telehealth

- Reimbursed at in-person rates
- No cost sharing for COVID related visits
- Effective 9/1/2021, non-COVID related telehealth services will be paid at the rate according to your plan benefit

Doctor on Demand

- No cost sharing for COVID related visits
- Effective 9/1/2021, non-COVID related telehealth services will be paid at the rate according to your plan benefit



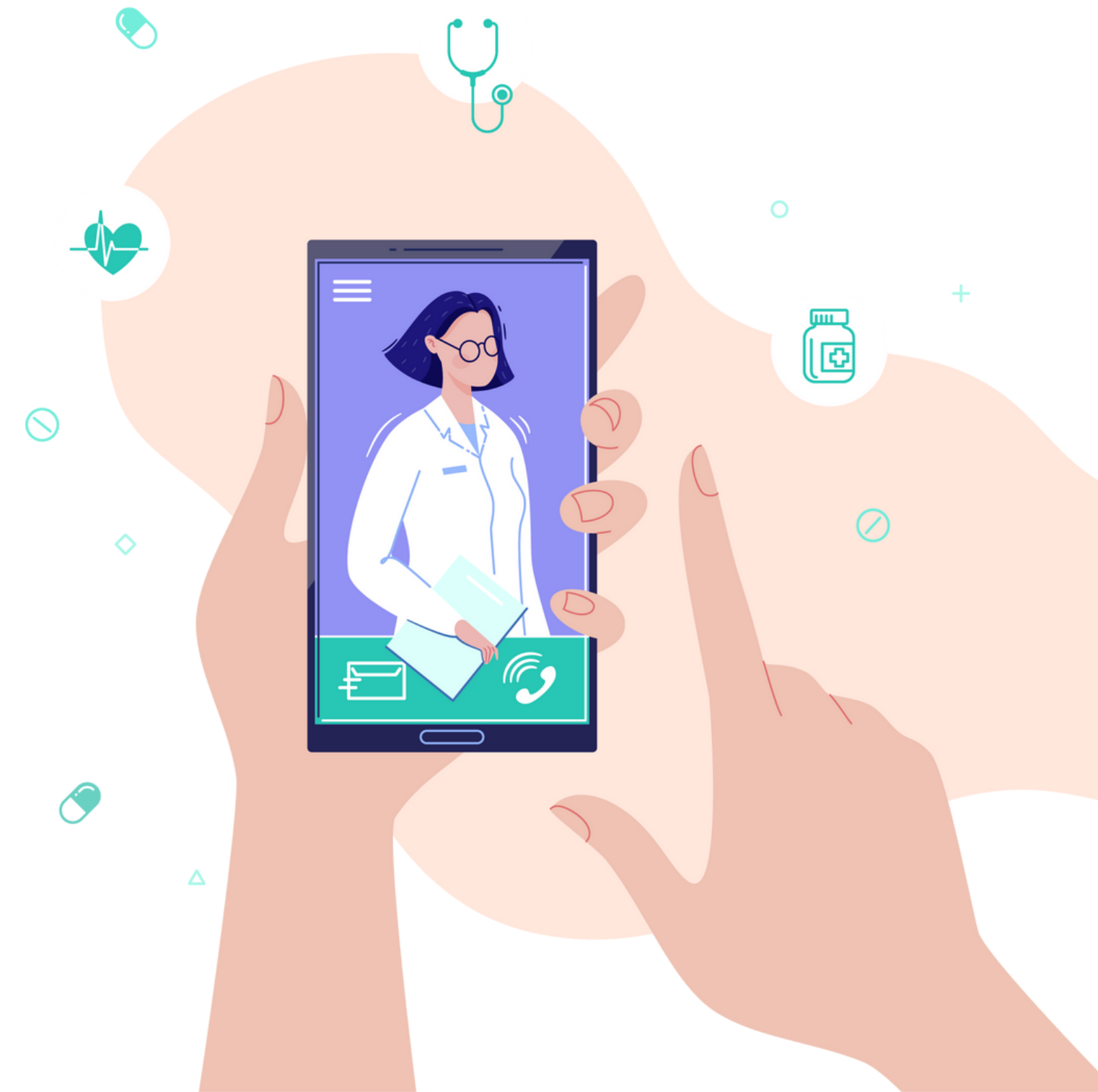
TELEHEALTH CHANGE

Message to Members, Sent August 6, 2021

Starting September 1, 2021, non-COVID related telehealth services will be paid at the rate according to your plan benefit. You can check your plan benefits by logging into MyChart.

As a CO-OP member you still have access to telehealth services through your provider and through the Doctor on Demand benefit which is available 24 hours a day- 7 days a week.

Questions? You can check your outline of coverage by logging into MyChart, or contact the Member Services team by calling 855-447-2900 or emailing memberservice@mhc.coop.



CALL STATS

- Average Wait Time
 - 20 seconds (peak time included)
 - 7 seconds (without peak time included)
- Answer Within 30 Seconds
 - 90% (peak time included)
 - 95% (without peak time included)
- Average turn-around time of Clean Claims is 6.5 Days





NO SURPRISE ACT

EFFECTIVE JANUARY 1, 2022

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

- Providers cannot balance bill members in emergency and no choice scenarios
- No choice is expanded to include labs, etc.
- Requires a cost-estimator tool



MEMBERSHIP

September 2021

19,257 Individual Lives
4,711 Group Lives

8,180 Individual Lives
1,304 Group Lives

2,440 Individual Lives
508 Group Lives



MEMBERSHIP



- 82% of our Business is Individual
 - 18% is Group
- Group has seen an increase of 10% compared to last year
- Average age of a member is 40
- Male/Female split is 50/50
- 30% of members are enrolled in Cost Share Reduction (CSR) Plans (380 NAZC/NALC)



MEMBERSHIP

Idaho

Metal Level	Total Members	Percentage (No BOR)
Bronze	1,651	35%
Catastrophic	58	60%
Gold	1,120	18%
Silver	2,489	14%

Montana

Metal Level	Total Members	Percentage (No BOR)
Bronze	8,087	70%
Catastrophic	154	83%
Gold	2,058	52%
Silver	4,771	64%



MEMBERSHIP

Wyoming

Metal Level	Total Members	Percentage (No BOR)
Bronze	370	74%
Gold	861	52%
Silver	686	72%

RATES





MONTANA INDIVIDUAL RATES

Product	2021 Rate	2022 Rate	Rate Change
Plus Gold	\$499.71	\$518.45	3.75%
Plus Silver	\$458.02	\$472.39	3.14%
Plus Bronze	\$337.35	\$353.26	4.72%
Plus Bronze HSA	NEW	\$366.29	NEW
Connected Care Gold	\$513.91	\$544.59	5.97%
Connected Care Silver	\$477.28	\$503.35	5.46%
Connected Care Bronze	\$348.48	\$364.72	4.66%
Connected Care Bronze HSA	\$365.59	\$381.63	4.39%
Connected Care Silver Option 2	\$468.66	\$493.66	5.33%
Connected Care Catastrophic*	\$288.78	\$287.65	-0.39%
Connected Care Expanded Bronze	\$355.83	\$376.64	5.85%
Connected Care Gold Base	NEW	\$514.13	NEW
Connected Care Silver Base	NEW	\$482.89	NEW

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



MONTANA SMALL GROUP RATES

Product	2021 Rate	2022 Rate	Rate Change
Plus Gold	\$406.77	\$420.98	3.49%
Plus Silver	\$350.64	\$360.95	2.94%
Plus Bronze	\$307.84	\$313.12	1.71%
Plus Bronze HSA	NEW	\$333.94	NEW
Plus Silver HSA	NEW	\$403.21	NEW
Connected Care Gold	\$416.99	\$441.54	5.89%
Connected Care Silver	\$360.30	\$379.54	5.34%
Connected Care Bronze	\$317.79	\$333.14	4.83%
Connected Care Silver HSA	\$379.58	\$397.33	4.68%
Connected Care Bronze HSA	\$334.53	\$346.71	3.64%
Connected Care Silver Option 2	\$357.46	TERMD	TERMD
Connected Care Expanded Bronze	\$316.39	\$331.57	4.80%
Access Gold	NEW	\$441.54	NEW
Access Silver	NEW	\$379.54	NEW
Access Bronze	NEW	\$333.14	NEW
Access Bronze HSA	NEW	\$346.71	NEW
Access Silver HSA	NEW	\$397.33	NEW



IDAHO INDIVIDUAL RATES

Product	2021 Rate	2022 Rate	Rate Change
Link Gold	\$581.84	\$553.35	-4.90%
Link Silver	\$532.86	\$516.67	-3.04%
Link Silver Option 2	\$526.57	\$509.98	-3.15%
Link Bronze	\$574.59	\$345.12	-7.87%
Link Bronze HSA	\$391.75	\$365.16	-6.79%
Link Expanded Bronze	\$368.63	\$339.00	-8.04%
Link Catastrophic*	\$318.12	\$316.33	-0.56%
Engage Gold	\$594.77	\$584.79	-1.68%
Engage Silver	\$545.10	\$553.44	1.53%
Engage Silver Option 2	\$535.40	\$543.05	1.43%
Engage Bronze	\$375.45	\$368.13	-1.95%
Engage Bronze HSA	\$393.04	\$386.58	-1.64%
Engage Expanded Bronze	\$369.03	\$361.29	-2.10%
Engage Catastrophic*	\$318.69	\$334.76	5.04%

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



IDAHO INDIVIDUAL RATES

Product	2021 Rate	2022 Rate	Rate Change
Engage Gold Base	NEW	\$547.10	NEW
Engage Silver Base	NEW	\$523.63	NEW
Access Gold	\$533.63	\$528.26	-1.01%
Access Silver	\$486.73	\$497.50	2.21%
Access Bronze	\$337.56	\$334.19	-1.00%
Access Bronze HSA	\$354.94	\$352.49	3.4%
Access Catastrophic*	\$289.54	\$306.54	5.87%
Access Gold Base	NEW	\$492.95	NEW
Access Silver Base	NEW	\$468.97	NEW

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



IDAHO SMALL GROUP RATES

Product	2021 Rate	2022 Rate	Rate Change
Link Gold	\$349.34	\$353.03	1.06%
Link Gold Option 2	\$345.32	\$348.39	0.89%
Link Silver	\$298.31	\$295.17	-1.05%
Link Silver HSA	\$311.86	\$312.15	0.09%
Link Silver Option 2	\$301.94	\$299.00	-0.97%
Link Bronze	\$269.13	\$264.63	-2.79%
Link Bronze HSA	\$281.41	\$277.52	-1.38
Link Expanded Bronze	\$268.84	\$261.58	-2.70%
Engage Gold	\$361.85	\$377.24	4.26%
Engage Gold Option 2	\$357.41	\$372.67	4.27%
Engage Silver	\$311.00	\$322.74	3.77%
Engage Engage Silver Option 2	\$315.30	\$327.47	3.86%
Engage Silver HSA	\$318.58	\$332.49	4.37%
Engage Bronze	\$271.25	\$281.16	3.65%
Engage Bronze HSA	\$285.00	\$296.98	4.20%
Engage Expanded Bronze	\$271.20	\$281.16	3.67%



WYOMING INDIVIDUAL RATES

Product	2021 Rate	2022 Rate	Rate Change
High Plains Gold	\$719.57	\$684.42	-4.89%
High Plains Silver	\$804.48	\$772.07	-4.03%
High Plains Bronze	\$573.91	\$532.93	-7.14%
High Plains Bronze HSA	\$600.01	\$561.16	-6.47%
High Plains Silver Base	NEW	\$748.91	NEW
High Plains Gold Base	NEW	\$644.21	NEW
High Plains Bronze Base	NEW	\$533.50	NEW



WYOMING SMALL GROUP RATES

Product	2021 Rate	2022 Rate	Rate Change
High Plains Gold	\$589.39	\$597.68	1.41%
High Plains Silver	\$538.23	\$353.45	-0.52%
High Plains Silver HSA	\$575.22	\$571.86	-0.58%
High Plains Bronze	\$468.51	\$470.88	0.51%

PHARMACY BENEFIT MANAGEMENT (PBM)

Who -- What-- Why



RealRx is a collaboratively built and designed PBM that is independent, completely transparent to its clients, contract friendly, and clinically integrated between medical and pharmacy management platforms.



The CO-OP's PBM efforts have paid off!

Our own solution to the PBM problem is now being realized.

- Financial objectives being met (value is now there)
- Operational and clinical goals are being realized
- RealRx provides enhanced collaboration, more precise administration, and significantly better engagement from the PBM team
- Significantly better PBM customer service and pharmacy benefit information on our website
 - Pharmacy Customer Service: 1-855-885-7695
 - CO-OP pharmacy website:
mountainhealth.coop/pharmacy





BENEFITS OF REALRx

IMMEDIATE MEMBER SAVINGS

Lower Overall Drug Costs for Members with Deductibles and Coinsurance

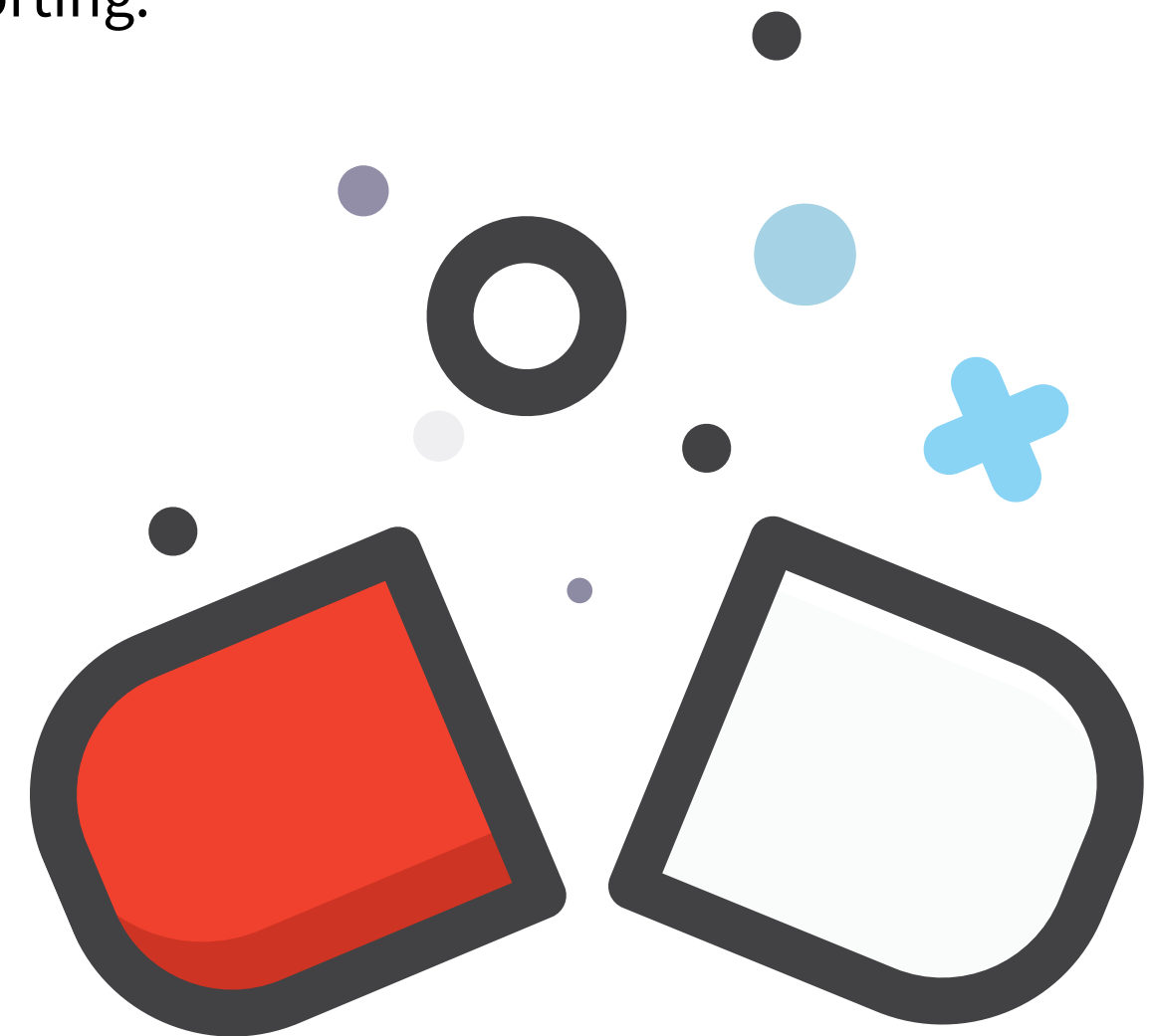
ENHANCED INTEGRATION

Local Clinical and Operations Team to Work Hand-in-Hand with CO-OP Teams

LOCAL MEMBER SUPPORT

Our Service Team is Local, We Know the Area, Pharmacies and Our Members

As always, the CO-OP team is here to support agents and clients with pharmacy-specific needs, questions and reporting.



VALUE-BASED PREVENTIVE DRUG LIST

- 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)
 - Blood Glucose Meters
 - Continuous Glucose Monitoring Supplies
 - Blood Glucose Testing Supplies and Strips
 - Asthma/COPD Medications, Including Brand Inhalers
 - Depression Medications
 - Osteoporosis Medications
 - Cholesterol Lowering Medications

V-BID X: EXPANDING COVERAGE OF ESSENTIAL CLINICAL CARE WITHOUT INCREASING PREMIUMS OR DEDUCTIBLES

Clinically driven plan designs, like *V-BID X*, reduce spending on **low-value care**



...creating headroom to reallocate spending to **high-value services** without increasing **premiums or deductibles**

NETWORKS - IDAHO

ACCESS

- Partnership with St. Alphonsus
- Available in Ada, Boise, Canyon, Gem, Owyhee, Payette, and Washington Counties

Products

Individual Only

LINK

- 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

Products

Individual and Group

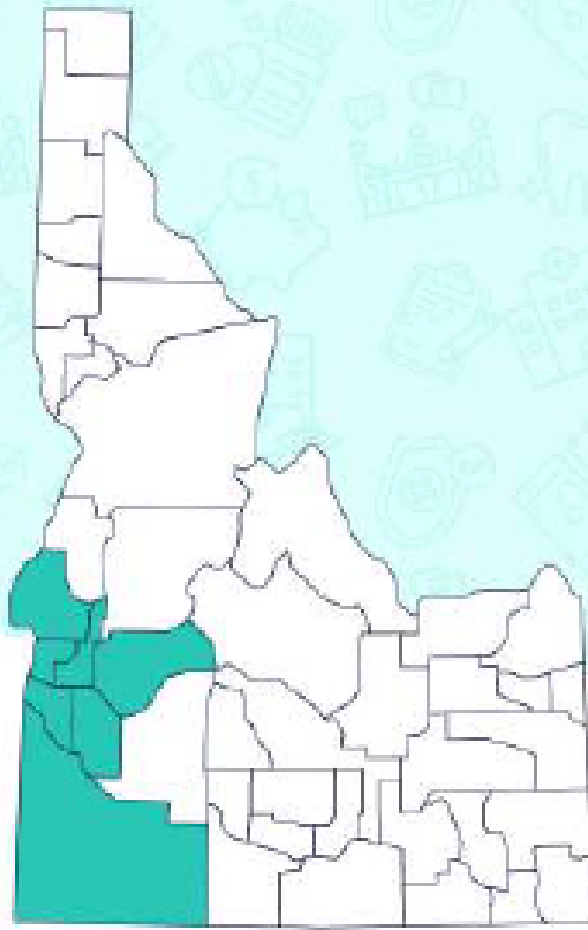
ENGAGE

Statewide

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

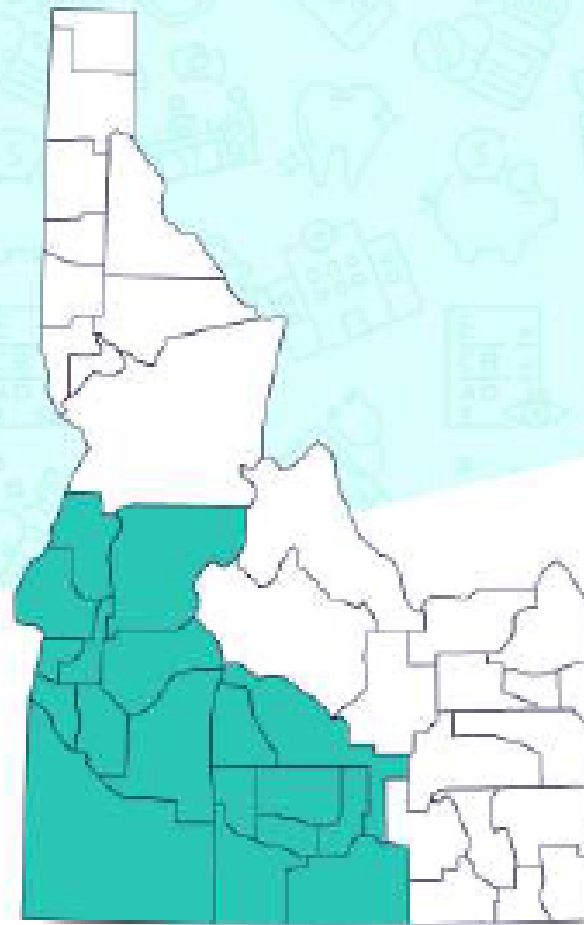
Products

Individual and Group



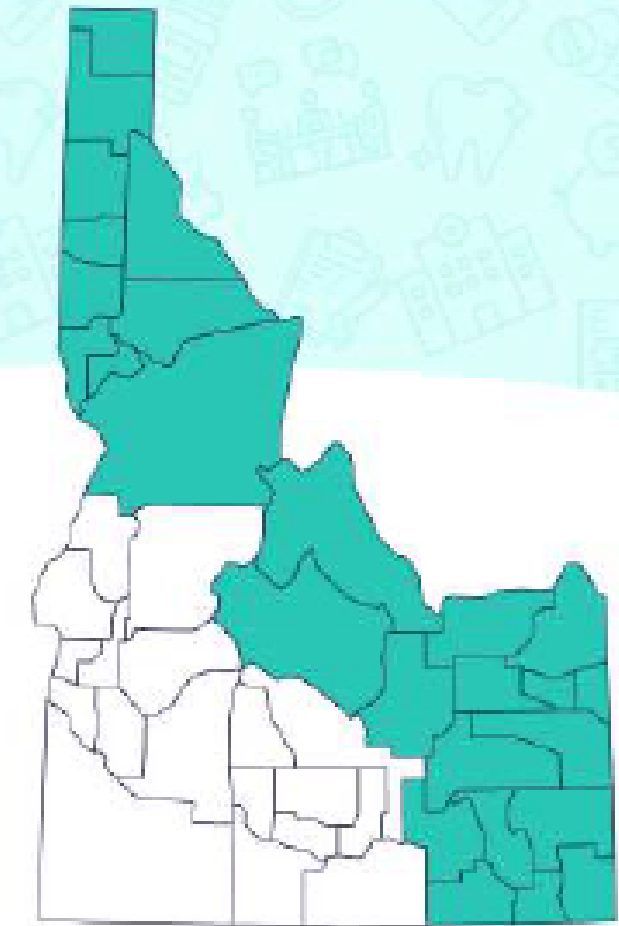
ACCESS PLANS

Ada
 Boise
 Canyon
 Gem
 Owyhee
 Payette
 Washington



LINK PLANS

Ada	Elmore	Payette
Adams	Gem	Twin Falls
Blaine	Gooding	Valley
Boise	Jerome	Washington
Camas	Lincoln	
Canyon	Minidoka	
Cassia	Owyhee	



ENGAGE PLANS

Bannock	Clark	Lemhi
Bear Lake	Clearwater	Lewis
Benewah	Custer	Madison
Bingham	Franklin	Nez Perce
Bonner	Fremont	Oneida
Bonneville	Idaho	Power
Boundary	Jefferson	Shoshone
Butte	Kootenai	Teton
Caribou	Latah	

NETWORKS - WYOMING



HIGH PLAINS

- All Wyoming Hospitals are In-Network
- First Choice Health Network Through 2022
- Contracting Direct

Products

Individual and Group



NETWORKS - MONTANA

CONNECTED CARE

Statewide, except in Great Falls
Clinic in Cascade County

Products

Individual and Group

PLUS

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

ACCESS CARE

Statewide, excellent coverage.

Products

Group Only

NETWORKS - OUT-OF-STATE



FIRST HEALTH NETWORK

National Network - Members covered by an employer group have national network access.

Refer to OOS provider directory at www.mountainhealth.coop

- Available Only to CO-OP Group Members
- Not Available in Link Service Area



It's easy!

BROKER-INITIATED INDIVIDUAL APPLICATION WITH THE CO-OP THROUGH HEALTHCARE.GOV

**You can enroll a member through
www.mountainhealth.coop!**



SIMPLE STEPS

You MUST...

- » Complete Broker Training through CMS
- » Save your user ID from your portal.cs.gov access
- » Copy that user ID into the Federal Marketplace User ID section in your broker profile on our Broker Portal
- » Step-by-step instructions are coming up next!



COMMON QUESTIONS FOR INDIVIDUAL APPLICATIONS

Q

Error message indicating member with matching information already exists.

A

What this means: The person already has an account from a previous enrollment. We either need to switch OR add you as the agent.

You will need to complete an agent form to switch the member to you as a client.

Q

If completing the application on the healthcare.gov website, the account will move to pending FFM verification.

A

Wait 48 hours to check the application on our system.

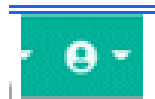
BROKER PORTAL

SINGLE SIGN-ON WITHIN ONLINE INSIGHT (OI)

The screenshot shows a web form for a Broker Portal. The form is divided into several sections: Personal Information, Principle Agent, Sellable Products, Account Details, Contact, and Address. The 'Federal Marketplace User ID' field is highlighted with a yellow circle. The form contains the following data:

Field	Value
First Name	Kandrew
Middle Name / Initial	
Last Name	Kilbey
First Name	Kandrew
First SSN	00-0000000
National Provider ID	180000000
License Number	3000040000
Federal Marketplace User ID	kandrew
Agent ID	0000-000
Email	kandrew@mountainhealth.coop
Phone	(800) 447-5773
Address	

To begin an agent-initiate enrollment from OI, a broker must have their portal.cms.gov username saved within the OI system.

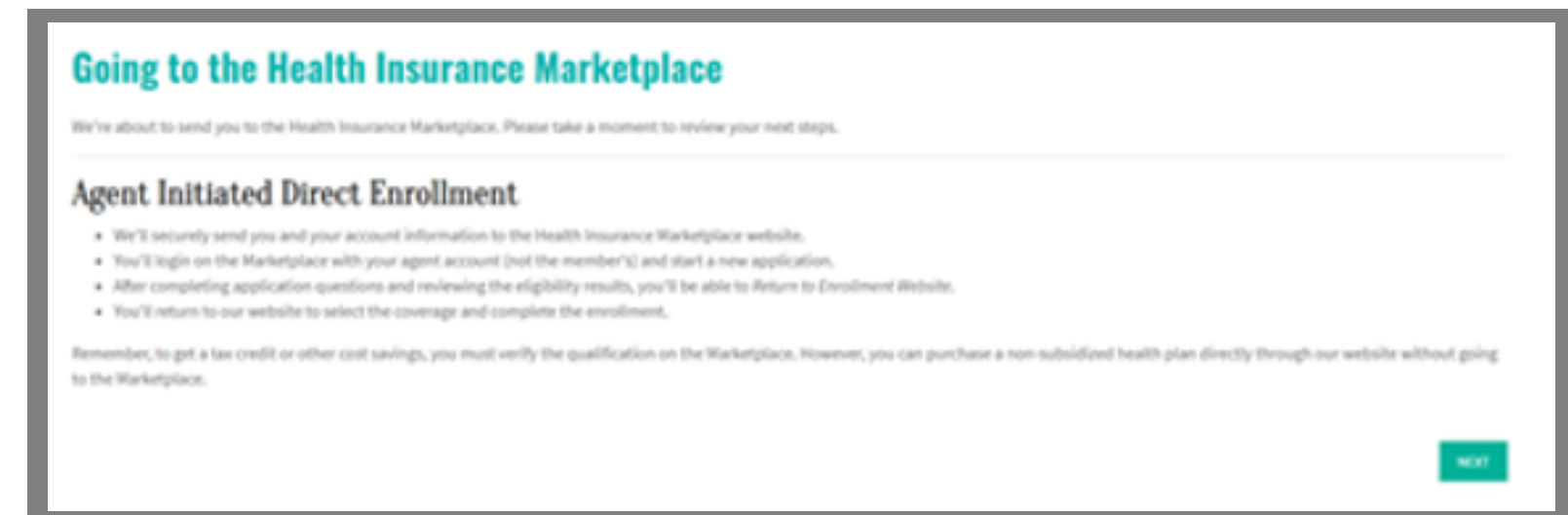
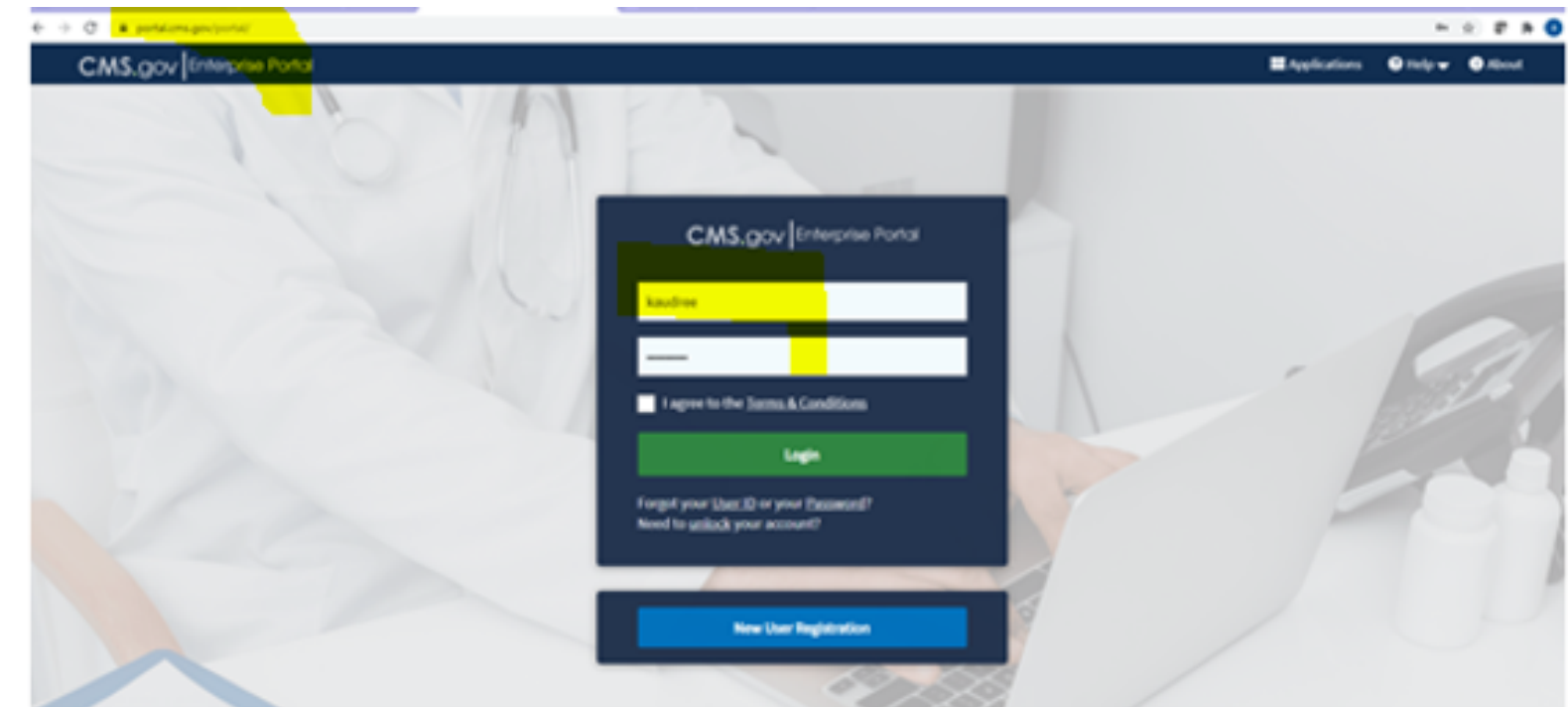
- » Access <https://mountainhealth.coop>
- » Hover on "Broker", click "Broker Portal"
- » Enter Username and Password
- » Click on 
- » Click on Agent Profile
- » The Federal Marketplace User ID should have your portal.cms.gov username

BROKER PORTAL

SINGLE SIGN-ON WITHIN ONLINE INSIGHT (OI)



- » Click "Update"
- » Click "New Quote"
- » Start quote, clicking through each step in the process
- » When you click "Start Application on Marketplace, you will be brought to this screen



BROKER PORTAL

SINGLE SIGN-ON WITHIN ONLINE INSIGHT (OI)



- » The system will be taken to healthcare.gov broker login
- » Agent/Broker username should already be in the username space
- » Use your portal.cms.gov password and start the healthcare.gov process
- » To see the status of Marketplace Application, log onto OI using your OI broker portal access



SOMETHING TO SING ABOUT.



MEDICARE SUPPLEMENT

- The CO-OP Started Selling Medicare Supplement in June of 2020 in Montana and Idaho and in March 2021 in Wyoming
- Plans Offered are A, F, G, and N
- Competitive Rates - Guaranteed for 12 Months
 - *Working hard to keep rate increases to a minimum*
- In Addition to Established Commission, A Bonus Program is Available for Both Underwritten and Open Enrollment Business
 - \$150 – per Underwritten Policies
 - \$25 per Open Enrollment Policies
 - Bonus is not available for ages under 65.
 - Bonus subject to change.





MEDICARE SUPPLEMENT

- Commissions – refer to Exhibit A – Schedule of Commissions
- Paid for the life of the policy as long as premiums are paid & current
 - For a member that is on a Med Sup plan under age 65, when turn 65 prior plan needs to be termed and a new application submitted
 - When submitting a guaranteed application also submit the proof of prior coverage

PORTALS

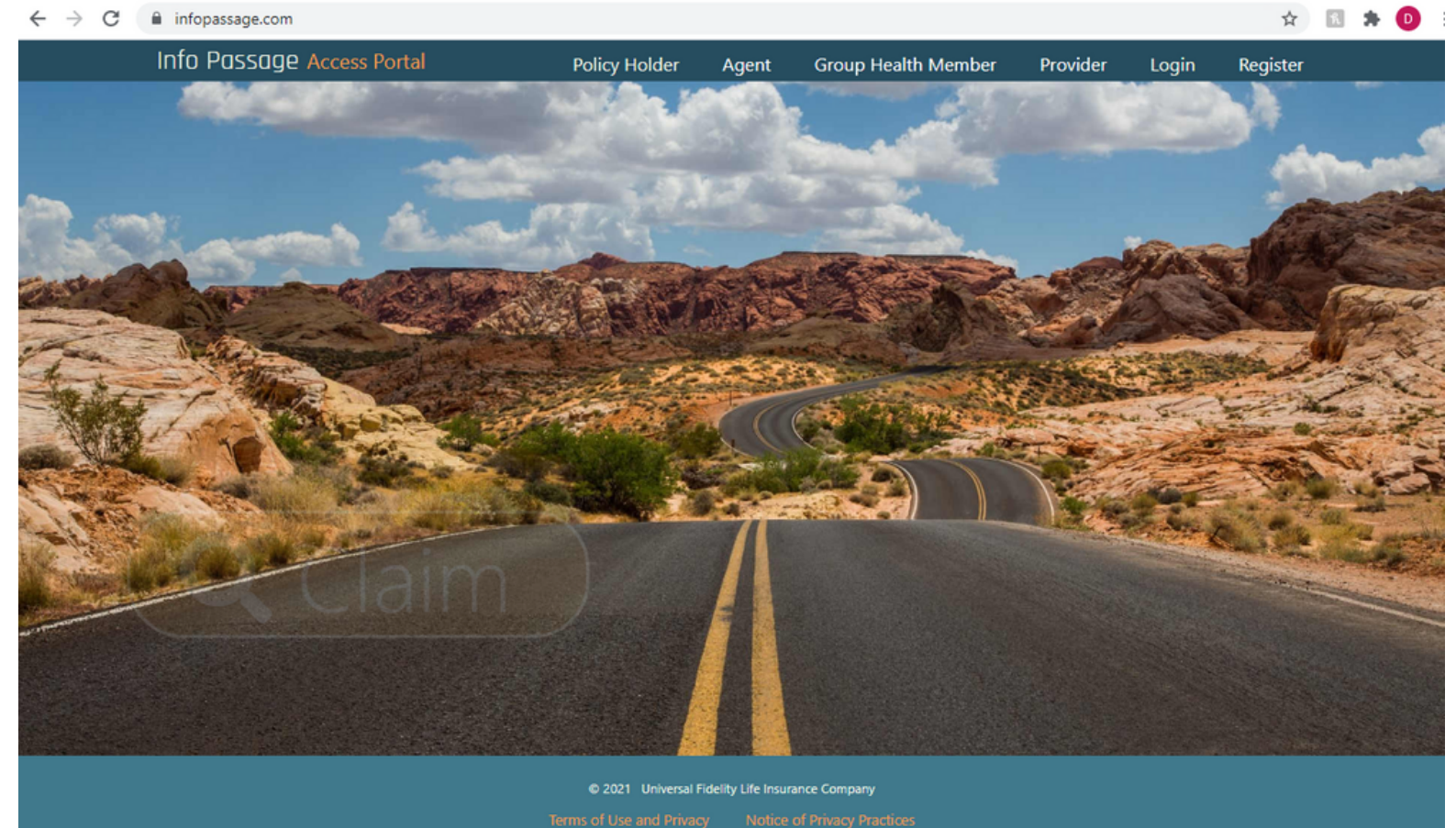
- E-Quoting/Application Portal for Quoting and Enrolling
- Link to portal on Broker Home page
- Agent Client portal for viewing book of business:
<https://infopassage.com/mhc> Quarter of 2021

A screenshot of a web browser showing the login page for Mountain Health Co-Op. The browser's address bar displays "infopassage.com/Account/Login". The page features the Mountain Health Co-Op logo at the top. Below the logo, the word "Login" is centered. There are two input fields: "User ID / Email" and "Password". Below these fields is a blue "Login" button. Underneath the button, there is a link that says "Need an Account? Create One!". Below that is a green "Register" button. At the very bottom, there is a small link that says "Forgot Password?".



MEDICARE SUPPLEMENT

- Client Portal for members <https://infopassage.com>
 - View Claim information, submit questions, update their information, and request ID card, download EOBs, etc.
- If member moves to another state, their plan goes with them, and renewal rate will be from the state the member resided in at the time policy was issued
- Customer service for current members- **800-366-8354**,
Option 1
- Underwriting Department- **1-800-366-8354 Ext. 408**
- All Materials are Available on the Broker Home Page and Hard Copies as Requested



Sheryl Sharbono Contact Information:

Email: ssharbono@mhc.coop

Phone: 406-447-5777



MEDICARE SUPPLEMENT

APPLICATION PROCESSING

Year to Date

	Date Received to UW Decision	Date Received to Date Mailed
Clean	0.64	1.41
Pended	3.51	6.78



SIGNATURE BENEFITS



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.



\$60 VISION EXAM REIMBURSEMENT

Your eyes are a great indicator of other, underlying health conditions. Your plan comes with a standard \$60 vision exam reimbursement.

**Signature Benefits apply only to group and individual plans.*

SIGNATURE BENEFITS



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 \$100 for a 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. Available only during certain periods of time. Call Member Services for details.***

****Signature Benefits apply only to group and individual plans.***



REMINDERS

- »» Please notify us of any changes in your office so our records stay accurate as possible (new agents, agents no longer with your agency, changes to contact information, etc.).
- »» Renewals-we do not auto renew groups at this time
- »» Agent commission not paid until individual or group clients pay premium due
- »» Explanations of Benefits (EOBs) are available on MyChart and EOB summaries are mailed monthly
- »» Invoices are generated on the 5th of the month, so no changes done after the 4th of the month will be reflected on the invoice.
- »» General agent questions/needed assistance can be emailed to agentinfo@mhc.coop or by calling 1-855-447-2900 and choosing option 3 for agents
- »» Want to be on the lead list for Individual and Medicare Supplements, email agentinfo@mhc.coop!



LARGE GROUP QUOTING

51+ OR MORE ELIGIBLE LIVES

LARGE GROUP QUOTE REQUEST REQUIRED INFORMATION

- »» Census of Employees/Dependents to be Included in Quote
- »» Copy of Current Group Billing Invoice
- »» Copy of Current Benefits/Benefits to be Quoted
- »» Renewal Information (if Available)
- »» Copy of Current Rates (If not Designated in Invoice or other Documentation)
- »» 18-24 Months of Claims Experience (if Available)
- »» Requested Plan Effective Date for Quote
- »» Start Date of Benefit Period (Deductible Accumulations, etc.)
- »» Agent Commission % Requested (Not to Exceed 5%)

NOTE

- Benefits can be Customized
- Special Financial Arrangements can be Considered
- Contact Salesperson in Your Respective State



LARGE GROUP QUOTING

51+ OR MORE ELIGIBLE LIVES

ALL LARGE GROUP BUSINESSES GET...

- » Quarterly claims experience, including separate pharmacy report
- » A dedicated webpage (URL) specific to their group

NOTE

- Benefits can be Customized
- Special Financial Arrangements can be Considered
- Contact Salesperson in Your Respective State

RESOURCES FOR YOU

- **Broker Portal Available 24/7 at www.mountainhealth.coop**
- **LinkedIn Group**
- **Social Media Toolkit for Agents - A link will be sent later on**
- **Our Sales Team**
 - **Call us at 855-447-2900 and follow the prompts for agents!**
 - **Email us at agentinfo@mhc.coop**





Questions?

We know you have some!



Thank you!