



**2023 Agent Training**  
*We're glad you're here!*



# AGENDA

- CO-OP Updates
- 2023 Rates & Networks
- Enrollment
- Med Supp
- Signature Benefits
- Bonus Info





# 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
- Individual, Group, and Medicare Supplement Health Insurance Plans







Hello!



**Dade McDevitt**  
Data Analyst &  
Sales Development



**Rich Wessenberg**  
Sales Executive



**Sheryl Sharbono**  
Senior Market Account  
Manager



**Karlee Simac**  
Account Manager



**Lori Hedberg**  
Senior Account Manager



**Knute Kleven**  
Sales Executive



**Jeff Swingley**  
Vice President, Sales



**COMING SOON**  
Marketing Service Representative



# WE'RE FINANCIALLY SOLID.

- Capital position is strong - over \$140 million in cash/investments
- Current year (2022 - July) underwriting gains are over \$9.9 million
- Consistent net income year after year (last 5 years except small loss last year from "COVID bounce-back")
- Risk-Based Capital position is ~900% (Insurance Department requires 400%)
- Member Governed - profits are invest back into the company and used for members





# 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 2023.



An estimated 248,807 health plan members are currently served by UUHP.





# CO-OP UPDATES

- Mail Order Pharmacy
  - Prescriptions delivered right to your home through our partnership with Birdi
- Tobacco Rating Changes
  - MT & ID Individual - Begins at 45
  - WY Individual - No Factor
  - Small Group Business - No Factor
- Enhanced subsidies continue through 2025 (Individual only)
- Standard Plans Added for Individual in Montana and Wyoming (Required by Federal Rule)



# CO-OP UPDATES

- COVID-19 - Standard coverage and benefits are resumed
- Added the Rocky Mountain Network in Montana
- Signature Benefits continue to apply to all members with individual and group plans
- Launched a new and improved Member Portal
- Eliminated some Individual Plans (Required by Federal Rule)
- Overall Increase of 27 Plans



WELCOME TO YOUR

# Mountain Health CO-OP Member Portal



## Login

Username [Forgot your username?](#)

Password [Forgot your password?](#)

Log in

**New to the portal?** The Mountain Health CO-OP Member Portal allows you to view benefit information, check claims, find a doctor or pharmacy, print ID cards and send a message to customer service. [Register here](#)

Having trouble logging in?

Call **1.877.814.9909**



## ID CARDS AND MEMBER PORTAL

- Access member ID cards through the Member Portal
  - There will no longer be a separate app to access mobile ID cards
- Website access only, available on desktop or mobile



# 24/7 TELEHEALTH

- Telehealth can be accessed either through local providers (established office hours) or via Doctor on Demand
- Telehealth for local providers is being reimbursed at in-person rates
- When their regular providers are not available, members can access services 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





# CALL STATS

- Average Wait Time
  - 22 seconds (peak time included)
  - 8 seconds (without peak time included)
- Answer Within 30 Seconds
  - 89% (peak time included)
  - 94% (without peak time included)
- Average turn-around time of Clean Claims is 5.8 Days





# NO SURPRISE ACT

EFFECTIVE JANUARY 1, 2022

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

- Specific providers cannot balance bill members in emergency and no-choice scenarios
- No choice services were expanded to include labs, radiology, and air ambulance
- Cost estimator tool required to be implemented by health plans by January 1, 2023



# MEMBERSHIP

September 2022





# MEMBERSHIP

SEPTEMBER 2022

- 73% of our business is Individual
- 27% of our business is Group
  - Group has seen an increase of 9% compared to last year
- Average member age is 39
- Male/Female split is 50/50
- Approximately 21% of members are enrolled in Cost Share Reduction (CSR) Plans (352 NAZC/NALC)





# MEMBERSHIP

Idaho

Metal Level	Total Members	Percentage (BOR)
Bronze	3,396	66%
Catastrophic	32	31%
Gold	3,796	85%
Silver	1,776	80%

Montana

Metal Level	Total Members	Percentage (BOR)
Bronze	11,017	36%
Catastrophic	149	18%
Gold	4,890	57%
Silver	3,473	47%



# MEMBERSHIP

Wyoming

Metal Level	Total Members	Percentage (BOR)
Bronze	793	43%
Gold	2,933	57%
Silver	2,059	34%





# 2023 RATES





# MONTANA INDIVIDUAL RATES



Product	2022 Rate	2023 Rate	Rate Change
Plus Gold	\$518.45	\$534.74	3.14%
Plus Silver	\$472.39	\$481.54	1.94%
Plus Bronze Expanded	\$353.26	\$361.97	2.46%
Plus Bronze HD	\$366.29	\$372.32	1.65%
Plus Gold Standard	NEW	\$531.20	NEW
Plus Silver Standard	NEW	\$491.66	NEW
Plus Bronze Expanded Standard	NEW	\$367.81	NEW
Connected Card Gold	\$544.59	\$586.82	7.75%
Connected Care Silver	\$503.35	\$535.02	6.29%
Connected Care Bronze Expanded 2	\$364.72	\$388.10	6.41%
Connected Care Bronze HD	\$381.63	\$407.49	6.78%
Connected Care Silver Option 2	\$493.66	\$520.79	5.50%
Connected Care Catastrophic*	\$287.65	\$265.31	-7.77%

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

HSA Plans are now labelled "HD"



# MONTANA INDIVIDUAL RATES



Product	2022 Rate	2023 Rate	Rate Change
Connected Care Expanded Bronze	\$376.64	\$404.74	7.46%
Connected Care Gold Standard	NEW	\$577.97	NEW
Connected Care Silver Standard	NEW	\$536.63	NEW
Connected Care Bronze Expanded Standard	NEW	\$400.89	NEW
Rocky Mountain Gold	NEW	\$516.12	NEW
Rocky Mountain Silver	NEW	\$462.52	NEW
Rocky Mountain Bronze Expanded	NEW	\$356.05	NEW
Rocky Mountain Gold Standard	NEW	\$508.34	NEW
Rocky Mountain Silver Standard	NEW	\$471.83	NEW
Rocky Mountain Bronze Expanded Standard	NEW	\$352.67	NEW



# MONTANA SMALL GROUP RATES



Product	2022 Rate	2023 Rate	Rate Change
Plus Gold	\$420.98	\$483.71	14.90%
Plus Silver	\$360.95	\$414.95	14.96%
Plus Bronze Expanded	\$313.12	\$356.31	13.79%
Plus Bronze HD	\$333.94	\$379.03	13.50%
Plus Silver HD	\$403.21	\$422.34	4.74%
Plus Gold HD	NEW	\$485.67	NEW
Connected Care Gold	\$441.54	\$531.30	20.33%
Connected Care Silver	\$379.54	\$455.85	20.11%
Connected Care Bronze	\$333.14	\$397.30	19.26%
Connected Care Silver HD	\$397.33	\$459.82	15.73%
Connected Care Bronze HD	\$346.71	\$413.61	19.30%
Connected Care Expanded Bronze	\$331.57	\$397.84	19.98%

HSA Plans are now labelled "HD"



# MONTANA SMALL GROUP RATES



Product	2022 Rate	2023 Rate	Rate Change
Access Gold	\$441.54	\$531.30	20.33%
Access Silver	\$379.54	\$455.85	20.11%
Access Bronze	\$333.14	\$397.30	19.26%
Access Bronze HD	\$346.71	\$413.61	19.30%
Access Silver HD	\$397.33	\$459.82	15.73%
Rocky Mountain Gold	NEW	\$500.95	NEW
Rocky Mountain Silver	NEW	\$429.86	NEW
Rocky Mountain Bronze HD	NEW	\$390.08	NEW

HSA Plans are now labelled "HD"



# IDAHO INDIVIDUAL RATES



Product	2022 Rate	2023 Rate	Rate Change
LINK Gold	\$553.35	\$507.51	-8.28%
LINK Silver	\$516.67	\$462.00	-10.58%
LINK Silver Option 2	\$509.98	\$463.35	-9.14%
LINK Bronze	\$345.12	\$318.05	-7.84%
LINK Bronze HD	\$365.16	\$341.46	-6.49%
LINK Catastrophic*	\$316.33	\$247.78	-21.67%
Engage Gold	\$584.79	\$610.18	4.34%
Engage Silver	\$553.44	\$564.92	2.07%
Engage Silver Option 2	\$543.05	\$560.96	3.30%
Engage Bronze	\$368.13	\$394.07	7.05%
Engage Bronze HD	\$386.58	\$414.26	7.16%
Engage Expanded Bronze	\$361.29	\$387.03	7.13%
Engage Catastrophic*	\$334.76	\$299.73	-10.47%

\*Available only through the Exchange for Individuals Under 30 Years of Age  
HSA Plans are now labelled "HD"



# IDAHO INDIVIDUAL RATES



Product	2022 Rate	2023 Rate	Rate Change
Access Gold	\$528.26	\$547.10	-2.77%
Access Silver	\$497.50	\$474.29	-4.67%
Access Bronze	\$334.19	\$333.54	-0.19%
Access Bronze HD	\$352.49	\$351.08	-0.40%
Access Catastrophic*	\$306.54	\$255.32	-16.71%

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

HSA Plans are now labelled "HD"



# IDAHO SMALL GROUP RATES



Product	2022 Rate	2023 Rate	Rate Change
LINK Gold	\$353.03	\$409.14	15.90%
LINK Gold Option 2	\$348.39	\$403.73	15.88%
LINK Silver	\$295.17	\$350.56	18.77%
LINK Silver HD	\$312.15	\$358.08	14.71%
LINK Silver Option 2	\$299.00	\$351.95	17.71%
LINK Bronze HD	\$277.52	\$321.85	15.97%
LINK Expanded Bronze	\$261.58	\$297.98	13.92%
Engage Gold	\$377.24	\$481.44	27.62%
Engage Gold Option 2	\$372.67	\$475.83	27.68%
Engage Silver	\$322.74	\$408.03	26.43%
Engage Engage Silver Option 2	\$327.47	\$410.76	25.44%
Engage Silver HD	\$322.49	\$426.78	28.36%
Engage Bronze HD	\$296.98	\$383.11	29.00%
Engage Expanded Bronze	\$281.16	\$360.92	28.37%

HSA Plans are now labelled "HD"

**Idaho's Small Group Plan Rates have come down since these numbers posted. Please check the broker portal for updated numbers. 10/27/2022**



# WYOMING INDIVIDUAL RATES



Product	2022 Rate	2023 Rate	Rate Change
High Plains Gold	\$684.42	\$718.25	4.94%
High Plains Silver	\$772.07	\$801.21	3.77%
High Plains Bronze Expanded	\$532.93	\$572.59	7.44%
High Plains Bronze HD	\$561.16	\$597.02	6.39%
High Plains Gold Standard	NEW	\$708.39	NEW
High Plains Silver Standard	NEW	\$802.40	NEW
High Plains Bronze Standard	NEW	\$587.17	NEW

HSA Plans are now labelled "HD"

# WYOMING SMALL GROUP RATES



Product	2022 Rate	2023 Rate	Rate Change
High Plains Gold	\$597.68	\$650.23	8.79%
High Plains Silver	\$535.45	\$589.48	10.09%
High Plains Silver HD	\$571.86	\$601.35	5.16%
High Plains Bronze	\$470.88	\$507.19	7.71%



# PHARMACY BENEFIT MANAGEMENT (PBM)



Mountain Health CO-OP partnered with University of Utah Health Plans to create RealRx, an independent, completely transparent PBM that is contract-friendly and clinically integrated between medical and pharmacy management platforms.

## 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

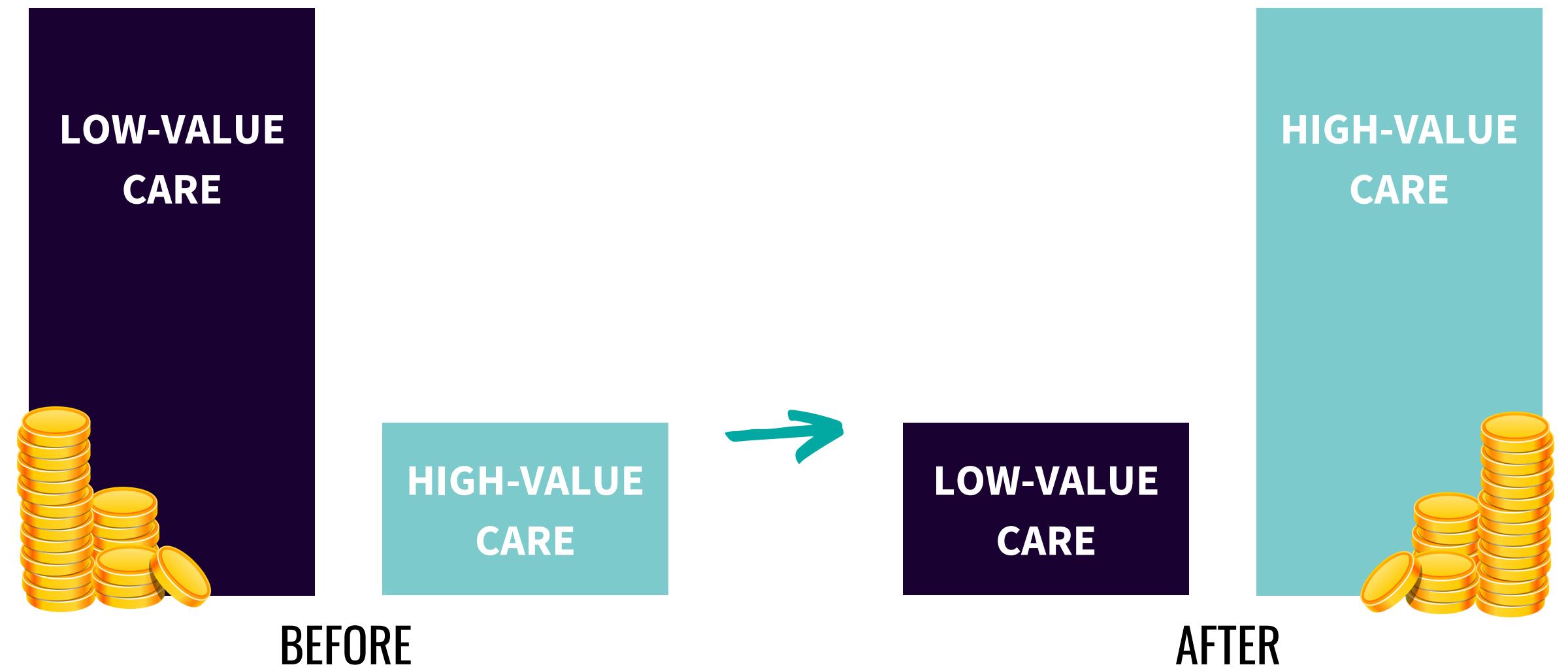


BONUS: Average turn-around time  
for pre-authorization is 72 hours!

# VBID X

EXPANDING COVERAGE OF ESSENTIAL CLINICAL CARE WITHOUT INCREASING PREMIUMS OR DEDUCTIBLES

Clinically-driven plan designs, like VBID X, reduce spending on low-value care, which creates headroom to reallocate spending to high-value services without increasing premiums or deductibles.





# \$0 Out-of-Pocket Medication

- 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 and some devices)
  - Asthma/COPD Medications, Including Brand Inhalers
  - Depression Medications
  - Osteoporosis Medications
  - Cholesterol Lowering Medications



# NETWORKS - IDAHO

## ACCESS

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

**Products:** Individual Only

*A: Access - St. Alphonsus*

## 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

*L: LINK - St. Luke's*

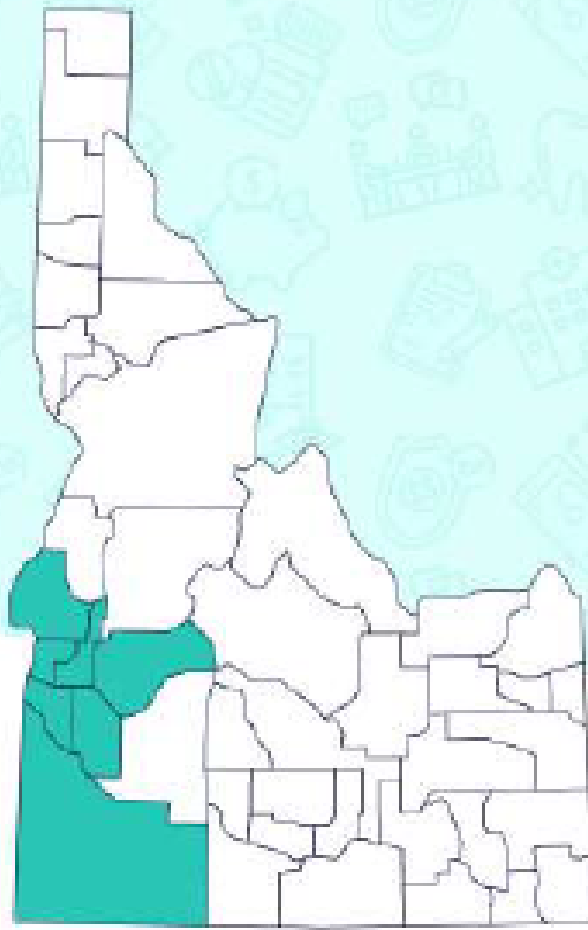
## ENGAGE

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

**Products:** Individual and Group

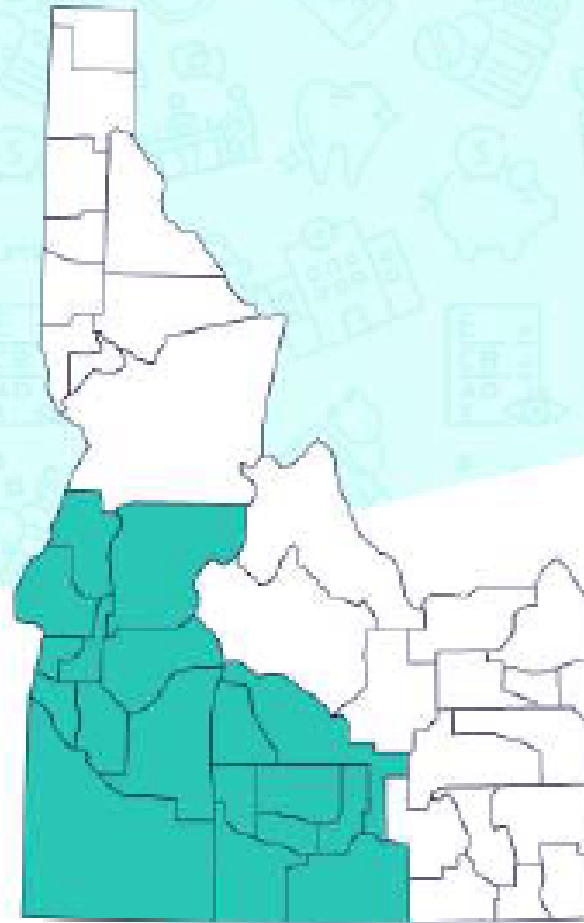
**Statewide**





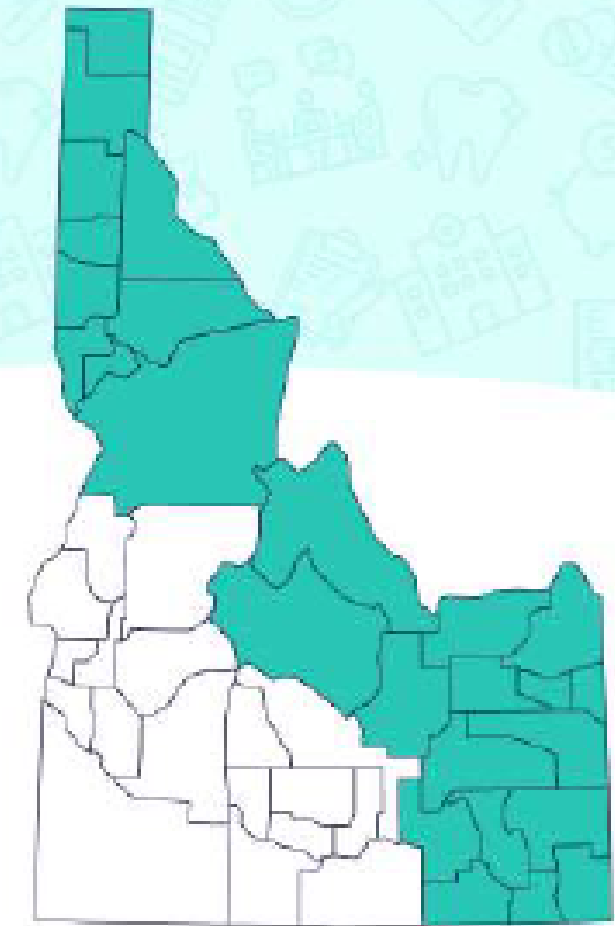
## ACCESS PLANS

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

## ACCESS CARE

Statewide, excellent coverage.

**Products:** Group Only

## ROCKY MOUNTAIN

Partnership with Sisters of Charity. Offered in Yellowstone County only.

**Products:** Individual and Group

## PLUS

Tiering does not apply to the new federally required Standard Plans

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



# NETWORKS - OUT-OF-STATE

## FIRST HEALTH NETWORK

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

Refer to National Network provider directory at [www.mountainhealth.coop](http://www.mountainhealth.coop)

**Available only to CO-OP Group Members**  
**Available to members with LINK group plans**  
**starting in 2023!**






*It's easy!*

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

**You can enroll a member through  
[www.mountainhealth.coop](http://www.mountainhealth.coop)!**

# BROKER PORTAL - SINGLE SIGN-ON WITHIN ONLINE INSIGHT (OI)

**You MUST have your portal.cms.gov username saved within the OI system.**

- After getting your portal.cms.gov username, click the green button with the person icon.
- Access the CO-OP website at mountainhealth.coop.
- hover your curser over "Broker" and click "Broker Portal"
- Enter your username and password
- Click on 
- Click on "Agent Profile"

<b>Kauldreem258</b>		
<b>First Name*</b>	<b>Middle Name / Initial</b>	<b>Last Name*</b>
Audrey		Kilbey
<b>Audrey****</b>		
<b>Fax ID*</b>	<b>National Provider ID*</b>	
00-0000000	18500000	
<b>Licence Number</b>	<b>Pediatric Healthcare User ID</b>	
1000041857	Kauldreem	
<b>PHN ID</b>		
MMX-999		
<b>Contact</b>		
<b>Email*</b>	<b>Website</b>	
AKilbey@mhcl.com		
<b>Phone ID*</b>	<b>Fax ID*</b>	
(806) 447-9773		
<b>Address</b>		
Addresses must be entered on default service area		

<input checked="" type="checkbox"/> Active
<b>Principle Agent</b>
<input type="radio"/> Yes <input checked="" type="radio"/> No
<b>Sellable Products</b>
Individual Medical <input checked="" type="radio"/> Yes <input type="radio"/> No
Group Medical Products <input checked="" type="radio"/> Yes <input type="radio"/> No
<b>Account Details</b>
Record ID: L433
Created: 2015-05-28 07:52:58.033
Last Update: 2015-07-21 10:49:45.187
Last Update By: Audrey Kilbey

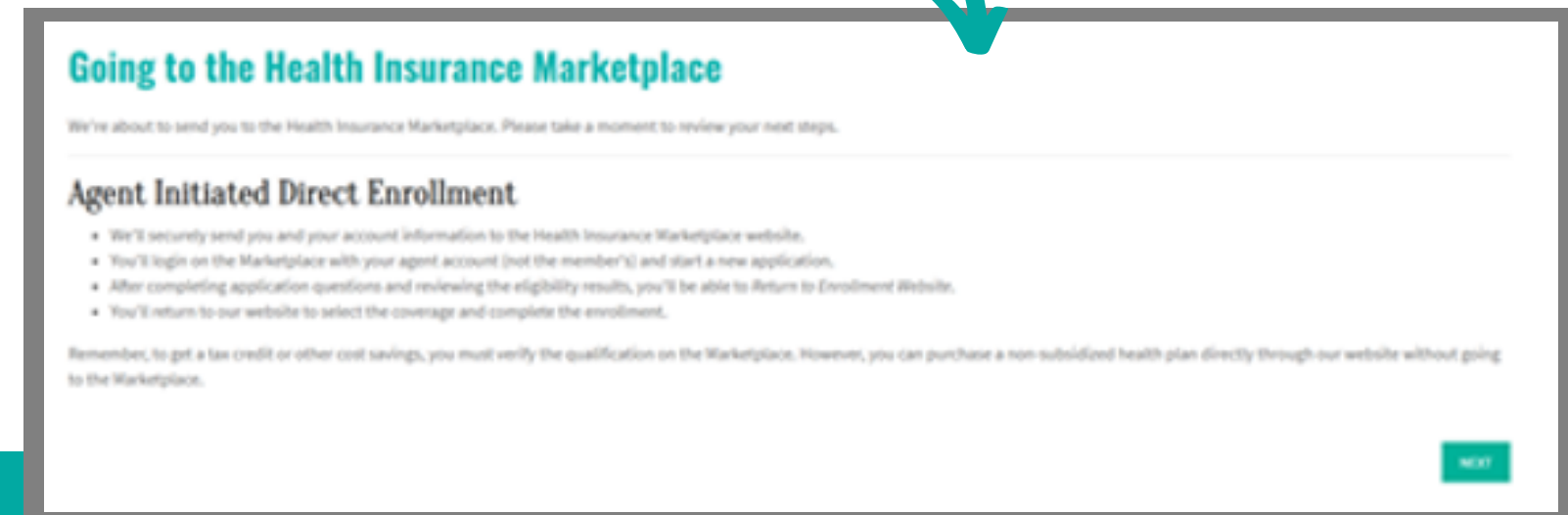


# BROKER PORTAL - SINGLE SIGN-ON WITHIN ONLINE INSIGHT (OI)

- The Federal Marketplace User ID should have your portal.cms.gov username
- Add it!
- Click "Update"

**Now you can start quoting!**

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



# BROKER PORTAL - SINGLE SIGN-ON WITHIN ONLINE INSIGHT (OI)

- OI will automatically take the user to healthcare.gov broker log in
- 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 the Marketplace Application, log onto OI using your OI broker portal access



# NEW THIS YEAR

- Starting on 9/1/2022, CMS has required an additional login feature for agents going onto EDE platforms.
  - This simply means when an agent goes to login, they will see an Okta screen asking them to confirm their FFM username.
  - They will only have to do this once, unless they are inactive with HealthSherpa or Healthcare.gov for more than 30 days, in which case they will have to do this again.
- For Broker support with HealthSherpa, please call 888-684-1373.

# COMMON QUESTIONS FOR INDIVIDUAL APPLICATION

- Error message indicating member with matching information already exists.
  - 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.
- If completing the application on the healthcare.gov website, the account will move to pending FFM verification.
  - Wait 48 hours to check the application on our system.



# HELPFUL HINTS

- Claim questions? Call UUHP at 855-447-2900, selecting option 3
- During OE, log into our broker portal and look for renewals
- Email [memberservice@mhc.coop](mailto:memberservice@mhc.coop) for any DIRECT member changes
- Pre-shopping starts in Idaho on 10/1/2022
- Continue to process ID applications through YourHealth Idaho (Open Enrollment starts 10/15/2022)
- Don't forget about our new member portal!



# 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.





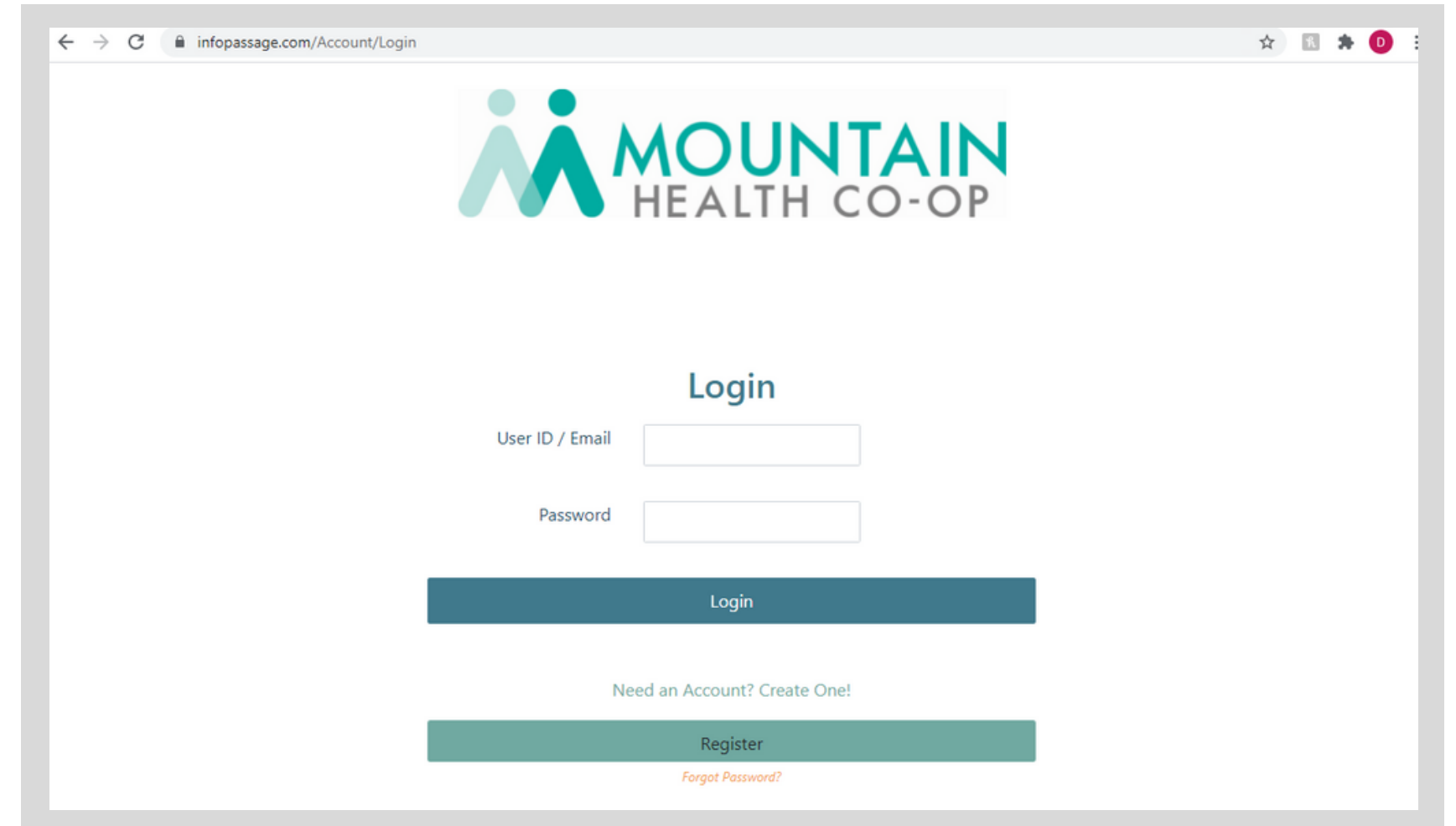
# MEDICARE SUPPLEMENT

- 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

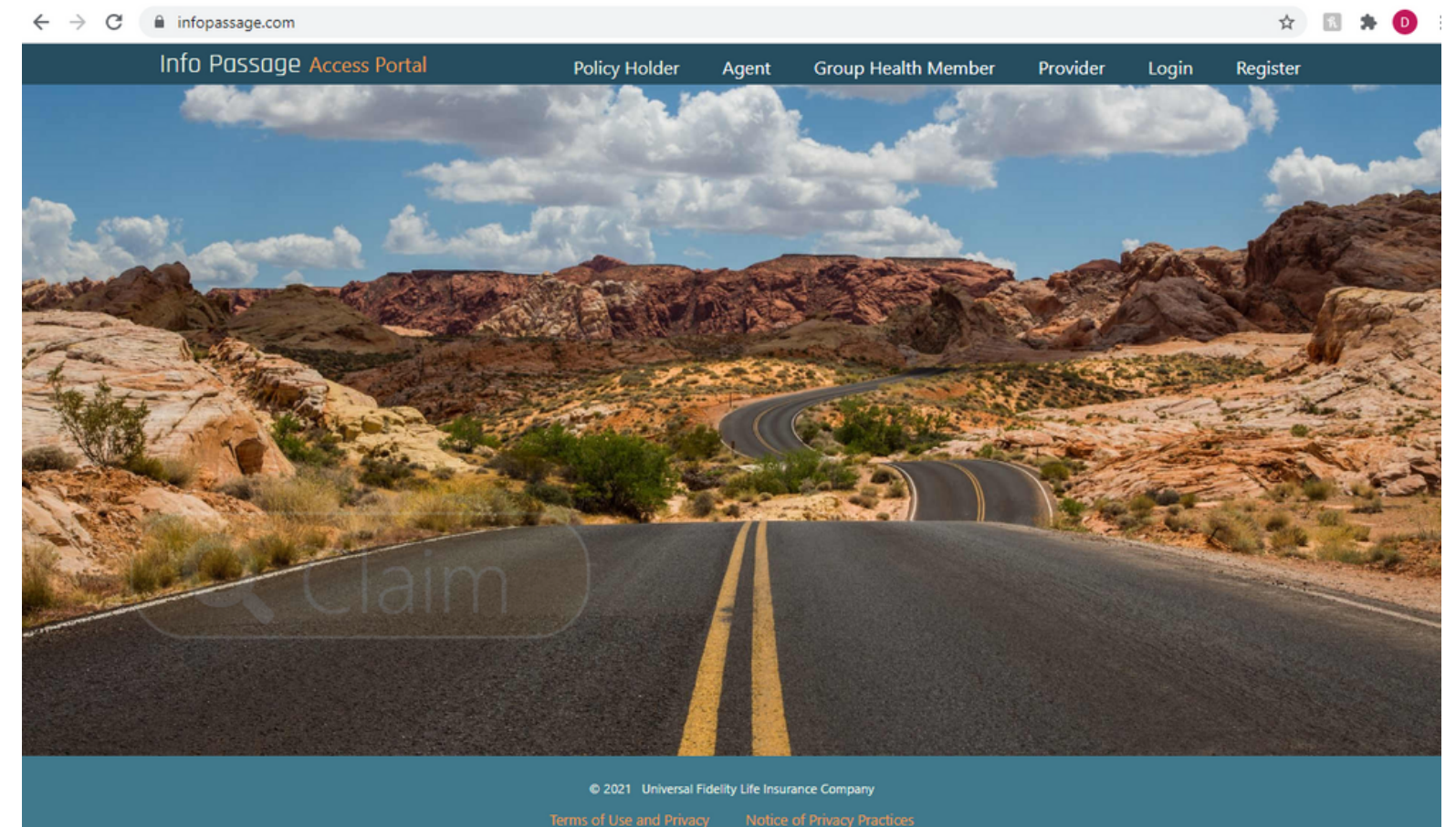
- E-Quoting/Application Portal for Quoting and Enrolling
- Link to portal on Broker Home page
- Agent Client portal for viewing book of business:

<https://infopassage.com/mhc>

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, which consists of a stylized mountain icon and the text "MOUNTAIN HEALTH CO-OP". 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!". At the bottom of the form area is a green "Register" button. A small link "Forgot Password?" is visible below the "Register" button.

# 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](mailto:ssharbono@mhc.coop)

Phone: 406-447-5777



# MEDICARE SUPPLEMENT

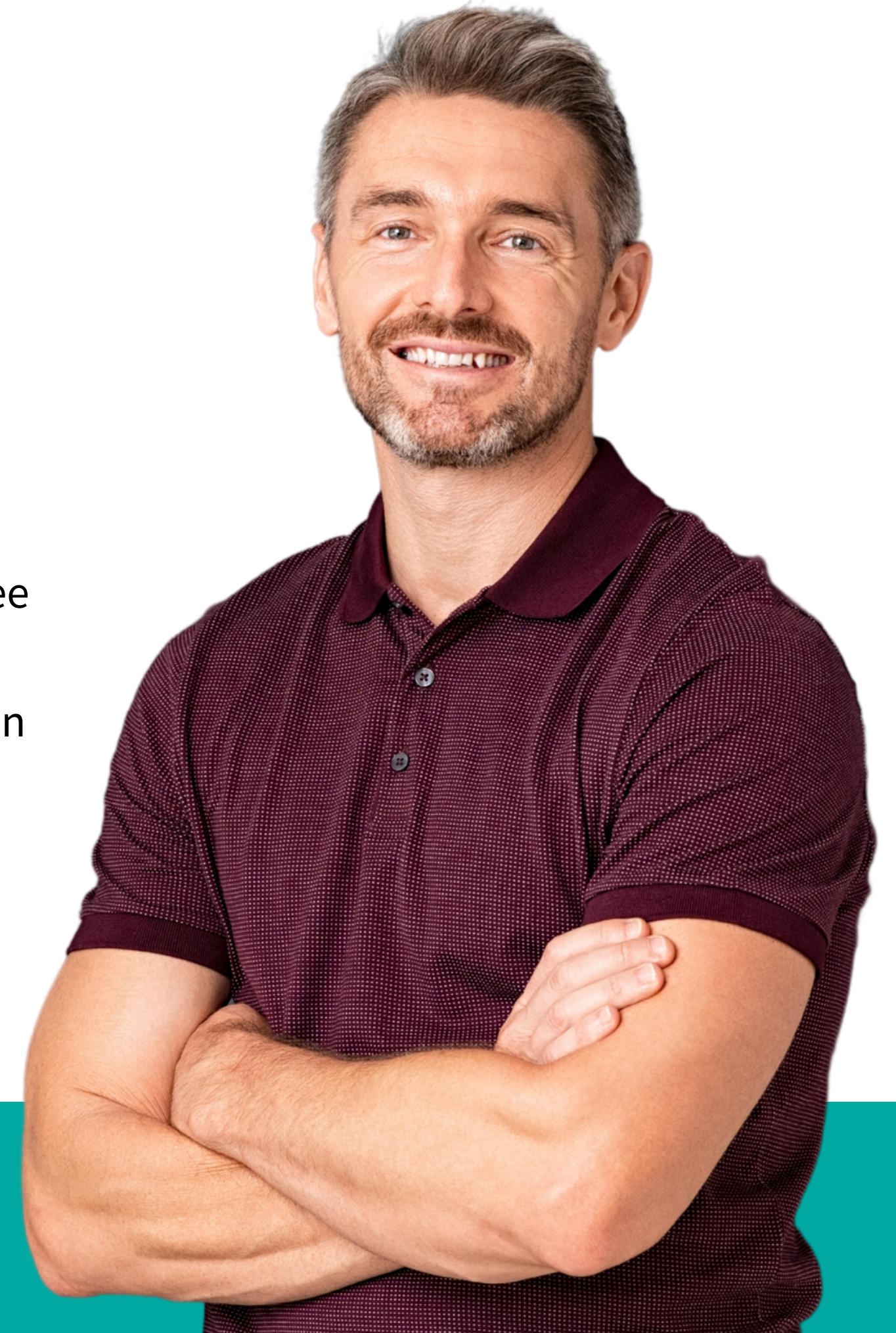
## APPLICATION PROCESSING

### Year to Date

	Date Received to UW Decision	Date Received to Date Mailed
Clean	0.21	0.85
Pended	2.63	4.11

# MEDICARE SUPPLEMENT

- Idaho – Community Rating/Birthday Rule
  - Applicants using the birthday rule
    - Be sure to include the Notice To Applicant Regarding Replacement
    - When using Guarantee Issue situation for Birthday Rule
      - There is no option that reflects the Birthday Rule Guarantee Issue – Select any option
      - Prior Coverage section - write in Medicare Supplement Plan
- Fillable PDF Application – is now available for Idaho, Montana and Wyoming – must also add the Health Information Authorization form
  - Contact me if you want a copy
- NEW: Security Signature Option





# SIGNATURE BENEFITS

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



## \$60 VISION EXAM REIMBURSEMENT

Your eyes are a great indicator of other, underlying health conditions. The CO-OP reimburses up to \$60 for your vision exam.



## 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.

# SIGNATURE BENEFITS

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



## 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 up to \$100 for your 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. Call Member Services for details.



# 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.).
- Agent commissions are not paid until individual or group clients pay the premium due
- 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.
- Want to be on the lead list for Individual and Medicare Supplements? Email [agentinfo@mhc.coop](mailto:agentinfo@mhc.coop)!
- Based on guidelines, we are only allowed to go back 30 days for member retro policy cancellations.

# REMINDERS

- Small group auto renewal process is not in place at this time. Testing and review of functionality are being completed.
- Approved small groups can select up to 3 benefit plan options, but no more than the number of employees that are active on the group health plan coverage.
- The agentinfo@mhc.coop email address is to be used by agents only and not employer groups.
- New small group quotes can be completed approximately 89 days before the effective date.
- Small group renewals are available 72 days in advance in the broker portal.



# 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%)



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





# RESOURCES FOR YOU

- Our Sales Team
  - Call us at 855-447-2900 and follow the prompts for agents!
  - Email us at [agentinfo@mhc.coop](mailto:agentinfo@mhc.coop)
- Member Services
  - Call us at 855-447-2900 and follow the prompts to connect with Member Services
  - Email [memberservice@mhc.coop](mailto:memberservice@mhc.coop)

# RESOURCES FOR YOU

- Broker Portal Available 24/7 at [www.mountainhealth.coop](http://www.mountainhealth.coop)
- Toolkit for Agents - A link will be sent later on
- 24/7 Pharmacy
  - Pharmacy Customer Service: 1-855-885-7695
  - CO-OP pharmacy website: [mountainhealth.coop/pharmacy](http://mountainhealth.coop/pharmacy)



# BONUS FOR 2023



*Applies to November 2022-January 2023, newly sold business only.*

## Qualifications

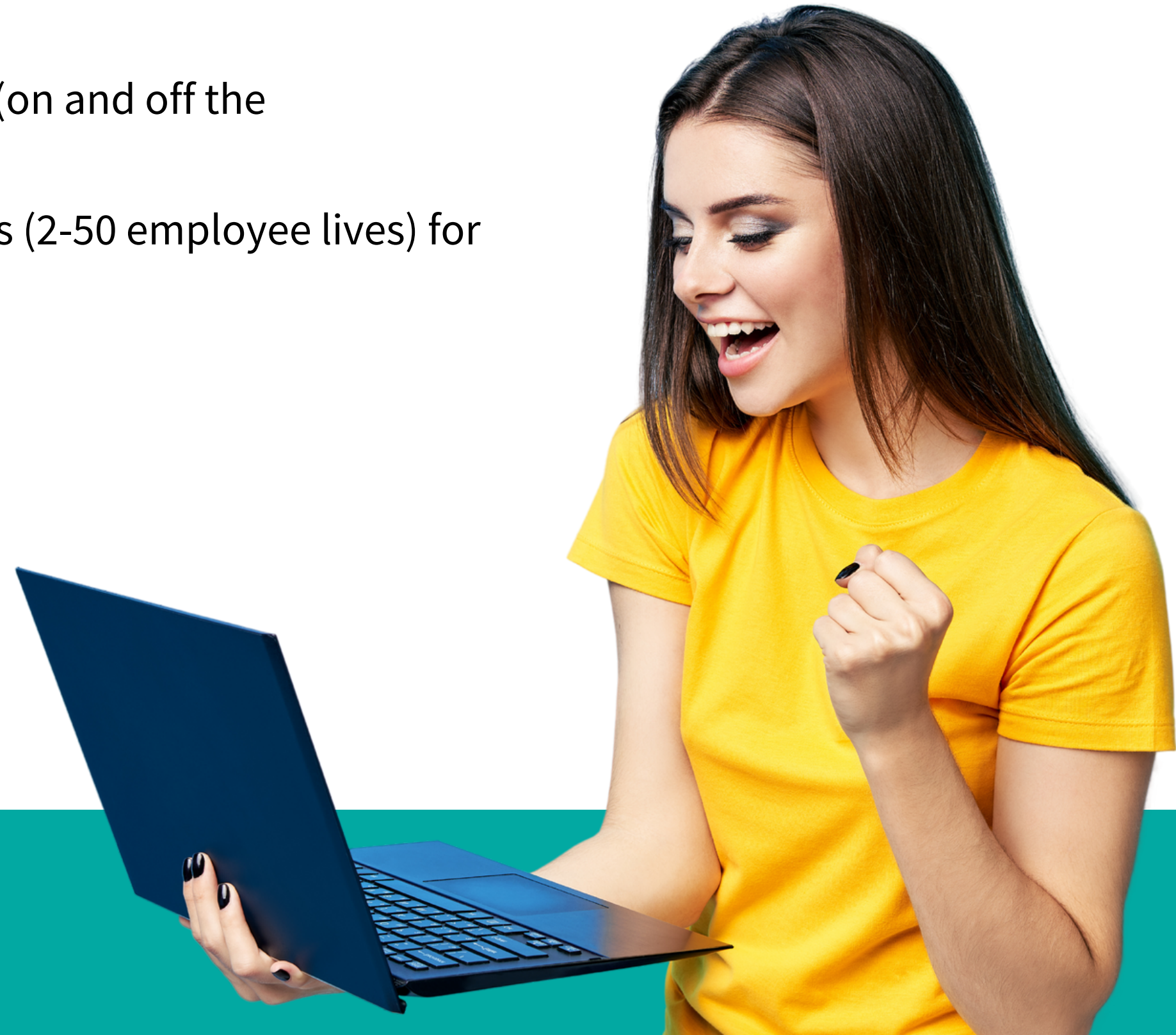
- Sell a minimum of 20 new individual contracts (on and off the marketplace) for Mountain Health CO-OP **or**
- sell a minimum of 50 new small group contracts (2-50 employee lives) for Mountain Health CO-OP.

## To receive...

- \$60 per new contract for individual business
- \$50 per new contract for small group business



***Bonus will be paid out the first quarter of 2023.***





# Questions?

*We know you have some!*



*Thank you!*

We appreciate your partnership.