



2024 Agent Training
We're glad you're here!

Agenda

- CO-OP Updates
- 2024 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
 - Signature Benefits do not apply to Med Supp plans
- Individual, Group, and Medicare Supplement Health Insurance Plans



Hello!

Our friendly, knowledgeable
team is here to help.



Jeff Swingley
Vice President, Sales



Rich Wessenberg
Sales Executive



Sheryl Sharbono
Senior Market Sales
Executive



Karlee Simac
Senior Account Manager



Lori Hedberg
Senior Account Manager



Knute Kleven
Sales Executive



Dade McDevitt
Data Analyst &
Sales Development



Angie Belus
Marketing Service
Representative



WE'RE FINANCIALLY SOLID.

- **Capital position is strong – over \$160 million in cash/investments**
- **Current year (2023 through July) total gains are over \$14 million**
- **Strong member growth of ~40% from 1 year ago!**
- **Risk-Based Capital position is > 600% (Insurance Department requires 250%)**
- **Member Governed – profits are invested back into company; 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 2024.



An estimated 263,496 health plan members are currently served by UUHP.



CO-OP UPDATES

- Added \$0 cost 1st mental health visit to many of the plans
- Individual Standard Plans Added
 - Required by Feds
 - Does not apply in Idaho
 - Does not apply to Group
 - Does not allow tiering (Plus)
- Eliminated Plans-one individual plan in each WY & ID and two plans in MT
 - Streamlining of portfolio and Federal de-minimis rules
 - Feds allow limited number of non-standard options
- Removing Connected Care for MT group and will only be selling Access Care

CO-OP UPDATES

- MT Individual Connected Care and Plus plans will now include Great Falls Clinic
- Lowered Doctor of Demand copays from \$20 to \$10 on most plans
- Standardized pharmacy benefits on most individual and small group plans - Premier, Value
- Added additional Silver HDHP plans.
- Streamlined more Deductible and Coinsurance amounts to be consistent across networks and states.
- Qualified High Deductible Health Plans (QHDHP) have been updated to “HDHP”
- Changing out of state wrap network for group

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 through local providers during established office hours
 - Telehealth for local providers is being reimbursed at in-person rates
- When their regular providers are not available, members can access 24/7 care 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 Speed of Answer**
 - 23 seconds (peak time included)
 - 12 seconds (without peak time included)
- **Answer Within 30 Seconds**
 - 89% (peak time included)
- **Average Call Abandon Rate**
 - 0.95%
- **Average turn-around time of Clean Claims is 7 Days**












HEDIS -2022

- The CO-OP received overall Quality star rating of three stars in each state for this rating season. Health plans receive 1-5 stars as an overall rating, as well as 1-5 stars in the three categories that make up the overall rating.
- Our performance on clinical quality management in Montana and Idaho continues to trend upward, whereas our performance in enrollee experience and plan efficiency has been consistently high over the last several years. Our scores on many of the enrollee experience survey questions come in well above the national average.



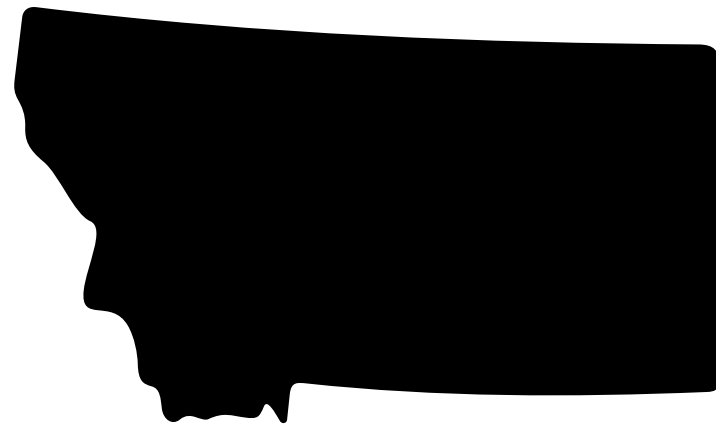
HEDIS -2022

	Clinical Quality	Enrollee Experience	Plan Efficiency and Affordability
Montana			
Idaho			
Wyoming			

The CO-OP continues looking for ways to engage members and providers in care, to increase the value and affordability of our health plan, and to deliver stellar customer service to our members.

MEMBERSHIP

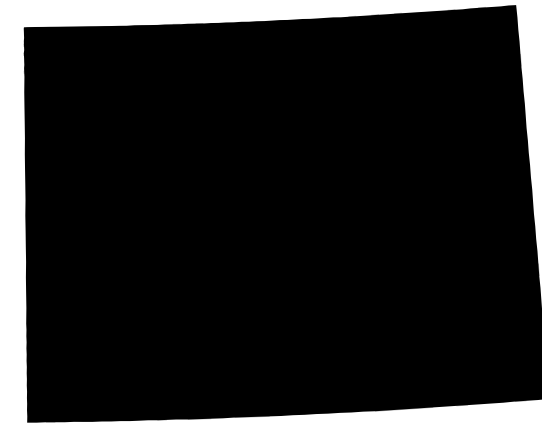
September 2023



23,583 Individual Lives
6,073 Group Lives



6,025 Individual Lives
3,089 Group Lives



16,285 Individual Lives
1,661 Group Lives

MEMBERSHIP

SEPTEMBER 2023

- 77% of our business is Individual
- 18% of our business is Group
- 5% of our business is Med Supp
- Approximately 22% of members are enrolled in Cost Share Reduction (CSR) Plans (470 NAZC/NALC)



MOUNTAIN
HEALTH CO-OP



MEMBERSHIP

Idaho	Metal Level	Total Members	Percentage (BOR)
	Bronze	3,283	66%
	Catastrophic	110	38%
	Gold	2,914	89%
	Silver	1,850	78%
Montana	Metal Level	Total Members	Percentage (BOR)
	Bronze	14,422	39%
	Catastrophic	172	22%
	Gold	5,188	51%
	Silver	7,569	47%

MEMBERSHIP

Wyoming

Metal Level	Total Members	Percentage (BOR)
Bronze	3,288	38%
Gold	8,689	49%
Silver	5,541	37%


2024 RATES



MONTANA INDIVIDUAL RATES

Product	2023 Rate	2024 Rate	Rate Change
Plus Gold	\$534.74	\$585.93	9.57%
Plus Silver	\$481.54	\$537.50	11.62%
Plus Bronze Expanded	\$361.97	\$391.96	8.28%
Plus Bronze HDHP	\$372.32	\$404.71	8.70%
Plus Gold Standard	\$531.20	\$587.37	10.57%
Plus Silver Standard	\$491.66	\$521.86	6.14%
Plus Bronze Standard Expanded	\$367.81	\$401.15	9.06%
Connect Gold	\$586.82	\$618.30	5.36%
Connect Silver	\$535.02	\$554.08	3.56%
Connect Bronze HDHP	\$407.49	\$416.52	2.22%
Connect Silver Option 2	\$520.79	\$561.46	7.81%
Connect Catastrophic*	\$265.31	\$276.51	4.22%
Connect Bronze Expanded	\$404.74	\$424.53	4.89%

*Now Available on and off the Exchange for Individuals Under 30 Years of Age

 HSA Plans are now labelled "HDHP"




MONTANA INDIVIDUAL RATES

Product	2023 Rate	2024 Rate	Rate Change
Connect Gold Standard	\$577.97	\$608.70	5.32%
Connect Silver Standard	\$536.63	\$539.45	0.53%
Connect Bronze Expanded Standard	\$400.89	\$411.93	2.75%
Rocky Mountain Gold	\$516.12	\$520.40	0.83%
Rocky Mountain Silver	\$462.52	\$465.83	0.72%
Rocky Mountain Gold Standard	\$508.34	\$512.33	0.78%
Rocky Mountain Silver Standard	\$471.83	\$453.53	-3.88%
Rocky Mountain Bronze Standard Expanded	\$352.67	\$347.00	-1.61%

MONTANA SMALL GROUP RATES




Product	2023 Rate	2024 Rate	Rate Change
Plus Gold	\$483.71	\$541.37	11.92%
Plus Silver	\$414.95	\$471.70	13.68%
Plus Bronze Expanded	\$356.31	\$422.40	18.55%
Plus Bronze HDHP	\$379.03	\$429.04	13.19%
Plus Silver HDHP	\$422.34	\$474.95	12.46%
Plus Gold HDHP	\$485.67	\$541.39	11.47%
Access Gold	\$531.30	\$592.64	11.54%
Access Silver	\$455.85	\$504.14	10.59%
Access Bronze	\$397.30	\$451.19	13.57%
Access Bronze HDHP	\$413.61	\$454.96	10.00%
Access Silver HDHP	\$459.82	\$505.72	9.98%
Access Gold HDHP	NEW	\$579.21	N/A

 HSA Plans are now labelled "HD"



MONTANA SMALL GROUP RATES

Product	2023 Rate	2024 Rate	Rate Change
Rocky Mountain Gold	\$500.95	\$485.16	-3.15%
Rocky Mountain Silver	\$429.86	\$413.12	-3.89%
Rocky Mountain Bronze HDHP	\$390.08	\$373.08	-4.36%
Rocky Mountain Gold HDHP	NEW	\$474.23	N/A
Rocky Mountain Silver HDHP	NEW	\$414.40	N/A
Rocky Mountain Bronze	NEW	\$370.01	N/A

 HSA Plans are now labelled "HD"

IDAHO INDIVIDUAL RATES



Product	2023 Rate	2024 Rate	Rate Change
LINK Gold	\$507.51	\$498.59	-1.76%
LINK Silver	\$462.00	\$452.03	-2.16%
LINK Bronze	\$318.05	\$319.19	0.36%
LINK Bronze HDHP	\$341.46	\$321.82	-5.75%
LINK Silver Option 2	\$463.35	\$458.35	-1.08%
LINK Platinum	NEW	\$590.96	N/A
LINK Catastrophic	\$247.78	\$227.22	-8.30%
Access Gold	\$513.63	\$492.11	-4.19%
Access Silver	\$474.29	\$451.94	-4.71%
Access Bronze	\$333.54	\$332.79	-0.22%
Access Bronze HDHP	\$351.08	\$325.98	-7.15%
Access Catastrophic	\$255.32	\$236.82	-7.25%
Engage Gold	\$610.18	\$611.13	0.16%

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




HSA Plans are now labelled "HDHP"

IDAHO INDIVIDUAL RATES



Product	2023 Rate	2024 Rate	Rate Change
Engage Silver	\$564.92	\$548.36	-2.93%
Engage Bronze	\$394.07	\$409.84	4.00%
Engage Silver Option 2	\$560.96	\$556.51	-0.79%
Engage Catastrophic	\$299.73	\$282.06	-5.89%
Engage Bronze HDHP	\$414.26	\$400.07	-3.43%


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

 HSA Plans are now labelled "HDHP"

IDAHO SMALL GROUP RATES



Product	2023 Rate	2024 Rate	Rate Change
LINK Gold	\$399.31	\$400.75	0.36%
LINK Silver	\$342.25	\$343.67	0.41%
LINK Silver HDHP	\$349.58	\$332.85	-4.79%
LINK Bronze HDHP	\$314.29	\$302.94	-3.61%
LINK Gold Option 2	\$394.04	\$392.53	-0.38%
LINK Silver Option 2	\$343.61	\$349.10	1.60%
LINK Bronze Expanded	\$291.03	\$304.83	4.74%
LINK Platinum	NEW	\$475.57	N/A
Engage Gold	\$469.76	\$546.89	16.42%
Engage Silver	\$398.26	\$460.72	15.68%
Engage Silver HDHP	\$416.53	\$462.90	11.13%
Engage Bronze HDHP	\$373.99	\$420.54	12.45%
Engage Silver Option 2	\$400.92	\$473.08	18.00%
Engage Gold Option 2	\$464.31	\$538.19	15.91%
Engage Bronze Expanded	\$400.92	\$473.08	18.00%

 HSA Plans are now labelled "HDHP"

WYOMING INDIVIDUAL RATES



Product	2023 Rate	2024 Rate	Rate Change
High Plains Gold	\$718.25	\$777.96	8.31%
High Plains Silver	\$801.21	\$863.58	7.78%
High Plains Bronze HDHP	\$597.02	\$635.32	6.42%
High Plains Gold Standard	\$708.39	\$766.74	8.24%
High Plains Silver Standard	\$802.40	\$845.60	5.38%
High Plains Bronze Standard Expanded	\$587.17	\$624.49	6.36%
High Plains Gold HDHP	NEW	\$779.69	N/A




HSA Plans are now labelled "HDHP"

WYOMING SMALL GROUP RATES



Product	2023 Rate	2024 Rate	Rate Change
High Plains Gold	\$650.23	\$743.26	14.31%
High Plains Silver	\$589.48	\$666.93	13.14%
High Plains Silver HDHP	\$601.35	\$677.57	12.67%
High Plains Bronze	\$507.19	\$586.88	15.71%
High Plains Gold HDHP	NEW	\$739.29	N/A

 HSA Plans are now labelled "HDHP"

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

MEMBER SUPPORT

Our Service Team Knows the Area,
Pharmacies and Our Members



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

\$0 Out-of-Pocket Medication

- Provides NO Cost Share Drugs Before Deductible
- For Individual and Group 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



RealRx is designing its 2024 Preventive Drug List - Keep an eye on our website to download your copy!

Pharmacy

- Preferred Drug List may differ from prior carrier. Educate members on reviewing MHC Preferred Drug Lists (PDL) to make sure they know of any changes for new Plan and alternatives where needed.
- Specialty Medications; both medical and retail, require new specialty PA under a new Plan.
 - Specialty could change with new plan/carrier.
- Medications requiring Prior Auth (PA) or having limits like Quantity (QL) or Step Therapy (ST) will likely need new PA submitted before member can have considered under plan.
- Encourage members to fill medications wherever they can with their prior plan prior to termination to allow time to transition to MHC Plan.
- Biggest cause of dismissed or denied PA requests is providers not submitting clinical documentation to support their requests. Often providers just submit PA request with no additional or very limited information.

NETWORKS - MONTANA

CONNECTED CARE

Products: Individual

ACCESS CARE

Statewide

Products: Group Only

ROCKY MOUNTAIN

Partnership with Sisters of Charity and Rocky Mountain Health Network. 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 - 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

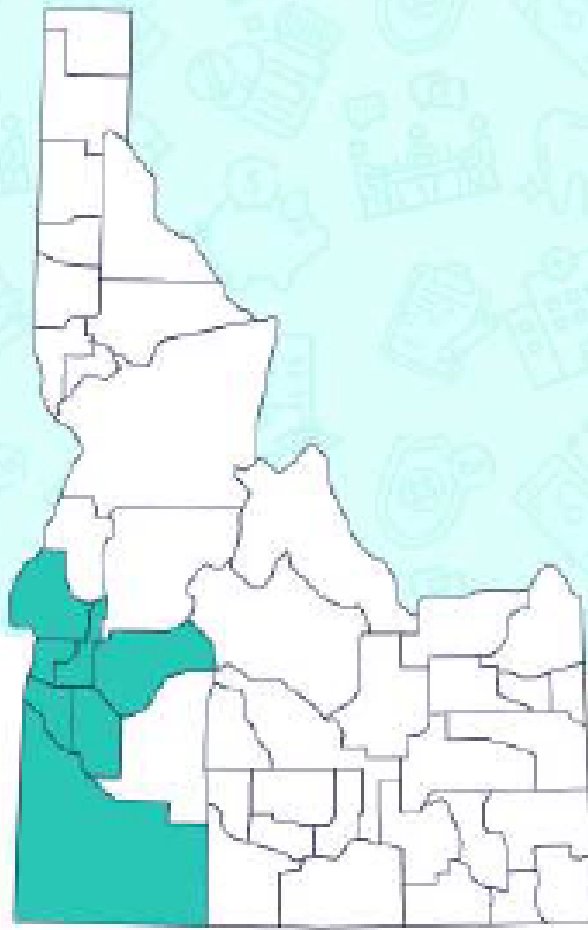
L: LINK - St. Luke's

ENGAGE

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

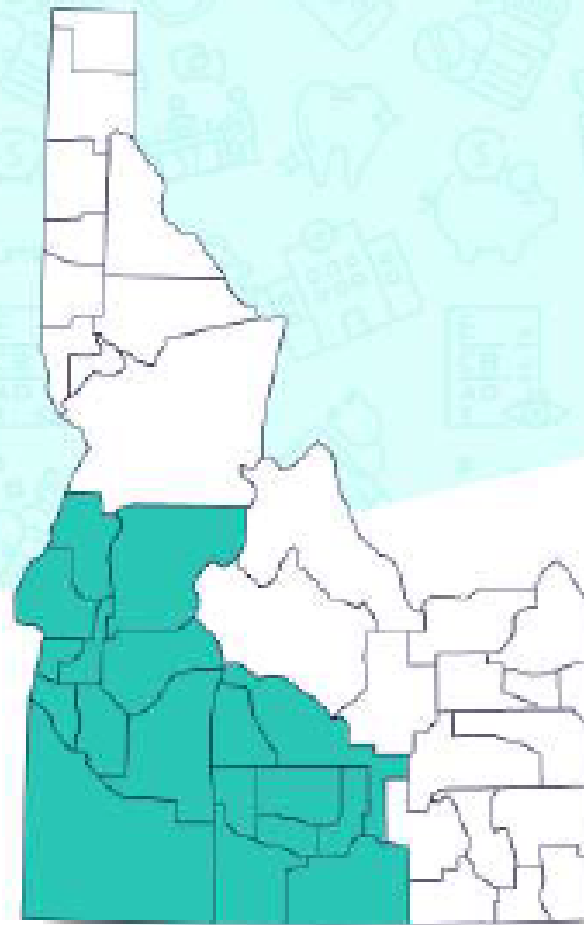
Products: Individual and Group

Statewide



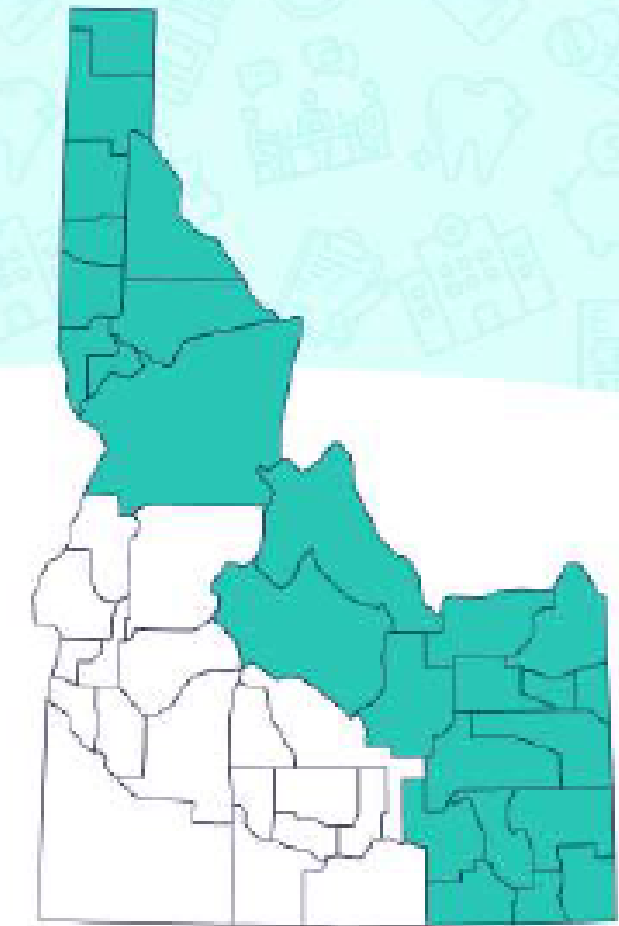
ACCESS PLANS

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
- Contracting Direct

PRODUCTS

Individual and Group



NETWORKS - WYOMING

New!

Wyoming Health Fairs Preventive Care Blood Screenings covered at 100% on a rolling calendar year basis

- Early disease detection benefits for your clients, leading to early treatments, saving lives and money
- Weekly and monthly screenings are available through regular clinics (Scan the code in the corner)



Scan here for a schedule of regular clinics across Wyoming!



- 33 Level Blood Chemistry Panel
- Hemogram CBC with Differential
- PSA (for men)
- Thyroid Panels
- Vitamin D & B12
- Many More



Contact Kendra Vasquez
Kendra.Vasquez@whf.to
307-259-1029



NETWORKS - OUT-OF-STATE

- Group (Small and Large) Aetna group PPO network will replace First Health for services outside of MT, WY, ID.
- For urgent and emergent services on Individual the Aetna group PPO network is available
- For individual WY High Plains members that live close to the state border, the Aetna PPO network is available in CO, NE, and SD
- MHC will continue to use UUHP to provide centers of excellence services with the travel benefit

It's easy!

Broker-Initiated Individual Application with the CO-OP Through Healthcare.gov

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

TERMS TO KNOW

OI	Online Insight - our enrollment platform vendor, run by HealthTrio.
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Okta	A security platform
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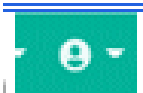
HealthSherpa	An enrollment platform that works iwth healthcare.gov to ease the use of the application process
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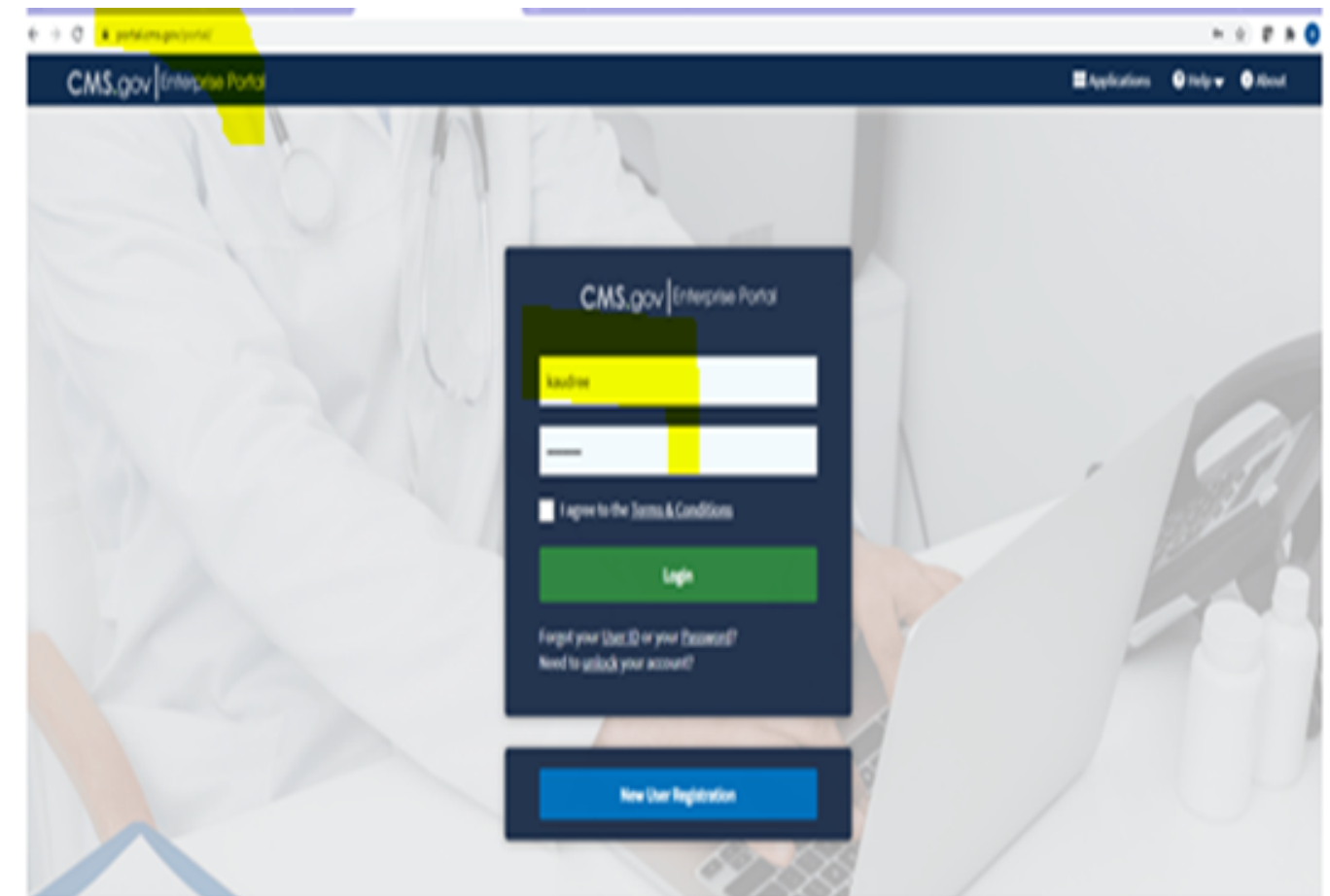
EDE	Enhanced Direct Enrollment, a carrier enhancement to help with healthcare.gov enrollments
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FFM	Federal Facilitated Marketplace, run by the Center for Medicaid Services
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BROKER PORTAL - SINGLE SIGN-ON IN ONLINE INSIGHT (OI)

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

- Get your portal.cms.gov username, then...
 - 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"



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

The screenshot shows a user profile for 'kaudrey208'. The profile includes fields for First Name (Audrey), Middle Name (Natalie), Last Name (Kilbey), and a Federal Marketplace User ID (kaudrey). The user is marked as 'Active'. There are sections for 'Principle Agent' (Yes/No), 'Sellable Products' (Individual Medical, Group Medical Products), and 'Account Details' (Account ID, Created, Last Updated). A 'Contact' section shows email and phone numbers. An 'Address' section is at the bottom.

The screenshot shows a screen titled 'Going to the Health Insurance Marketplace'. It includes a sub-heading 'Agent Initiated Direct Enrollment' and a list of steps: 1. We'll securely send you and your account information to the Health Insurance Marketplace website. 2. You'll login on the Marketplace with your agent account (not the member's) and start a new application. 3. After completing application questions and reviewing the eligibility results, you'll be able to Return to Enrollment Website. 4. You'll return to our website to select the coverage and complete the enrollment. A 'NEXT' button is at the bottom right.

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, CMS has required an additional login feature for agents going onto EDE platforms.
 - This simply means when an agent goes to log in, 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
- Make sure you get your consent form:



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
- During OE, log into our broker portal and look for renewals
 - **If you start a renewal manually, you will need to finish the process or it will not renew**
- Email memberservice@mhc.coop for any **direct** member changes
- Open Enrollment starts in Idaho on 10/15/2023, Montana and Wyoming on 11/1/2023
- If you start an application through EDE, **do not** press the back button
- A broker must complete agent/broker training at the FFM or they are not eligible for commissions. Check here:



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.



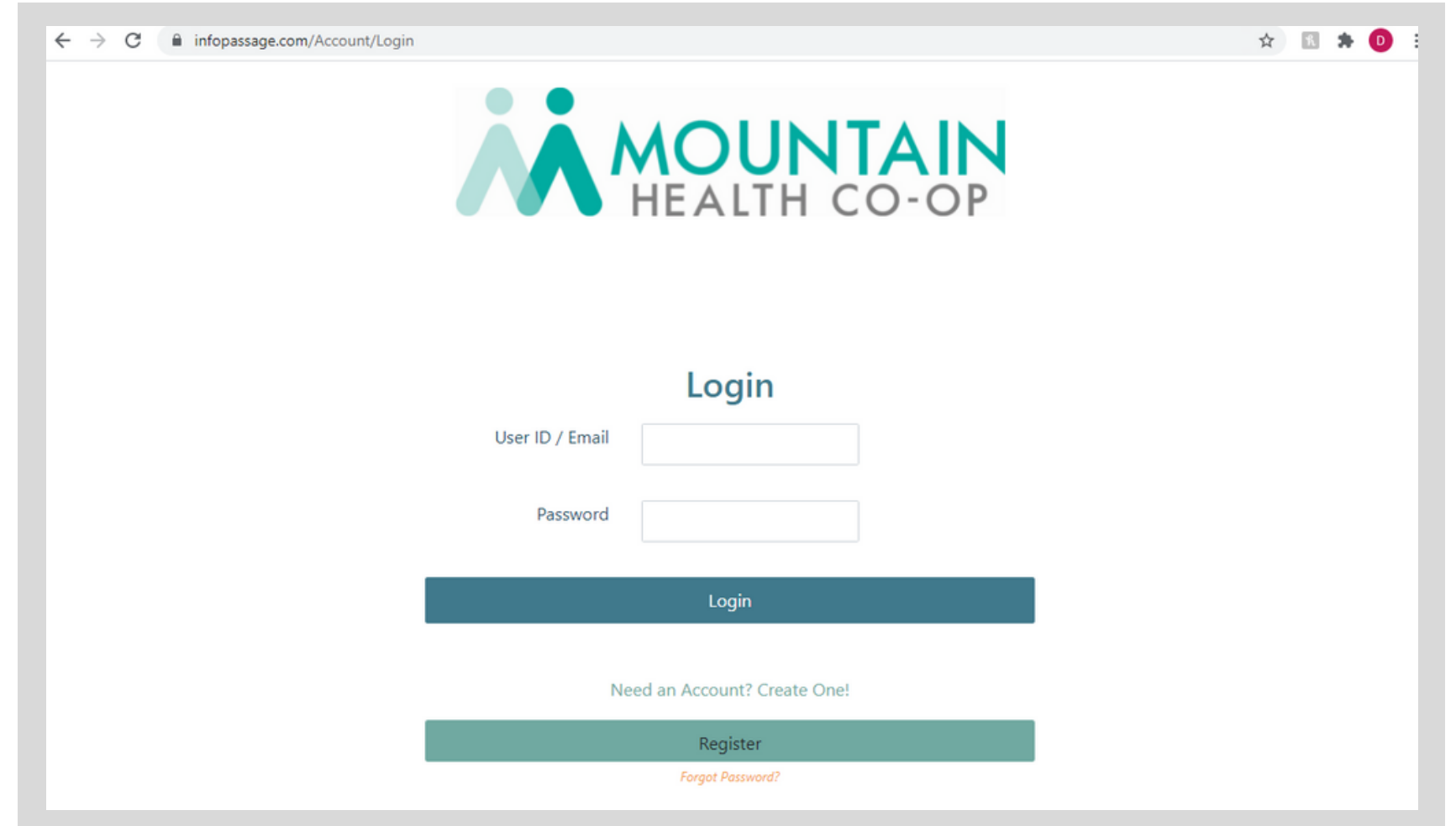
MEDICARE SUPPLEMENT

- 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 teal 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 teal "Login" button. Underneath the button, the text "Need an Account? Create One!" is displayed, followed by a teal "Register" button. At the bottom, there is a link that says "Forgot Password?".

FINDING MED SUPP FORMS & THE MED SUPP PORTAL

855-447-2900Plan Administrator: University of Utah Health Plans

Find a Doctor

My Stuff

Online Bill Pay

Contact

Log In

MOUNTAIN

HEALTH CO-OP

Our Plans

Medicare Supplement

Members

Providers

Brokers

More...

👤 Broker Portal

Using the Employer Portal Guide

All Portal Guides & Help

👤 Med Supp E-App Portal

📄 Tools & Guides

Med Supp Quoting Tool

Plan Comparison Charts

Submitting a New Application

Creating a New Group Quote

Agent Training

Broker Media Kit

📄 Forms & Docs

Groups

Individual & Family

Medicare Supplement

☆ Become An Agent


Help members choose the right coverage.


governed by you.

MOUNTAIN


HEALTH CO-OP


FINDING MED SUPP FORMS & THE MED SUPP PORTAL


 Print

 Email

MORE FOR BROKERS

 Broker Portal

 Med Supp E-App Portal (Quoting Tool)

 Med Supp Client Agent Portal


Plan Comparison Charts


Submitting a New Application

Creating a New Group Quote

Agent Training

Broker Media Kit

 Med Supp E-App Portal

 Agent Client Portal

Med Supp Forms & Rates

Idaho

Application For Medicare Supplement Plan

Outline Of Coverage ID Eff July 1, 2023

Rates - Annual Eff July 1, 2023

Rates - Monthly Eff July 1, 2023

Health Information Authorization & Declaration


Notice To Applicant

RELATED TOOLS

Medicare Supplement Insurance Agent Guide

E-Application: Suggested Application Submission Method Item

E-Application Training Video

 Agent Client Portal

QUESTIONS?

Contact related to medicare supplement applications submitted, underwriting, commission inquiries, and active member inquiries:

FROM QUOTE TO APPLICATION

Step 1

tools-staging.csgactuarial.com

MONTANA HEALTH CO-OP

Dashboard

mhctest@login.com

Manage Devices

Medicare Supplement

E-Applications

Contact Support

Sign Out

Welcome back, MHC!

Tools

Medicare Supplement
Run Quote

E-Applications
View Active

Terms & Conditions Privacy Notice

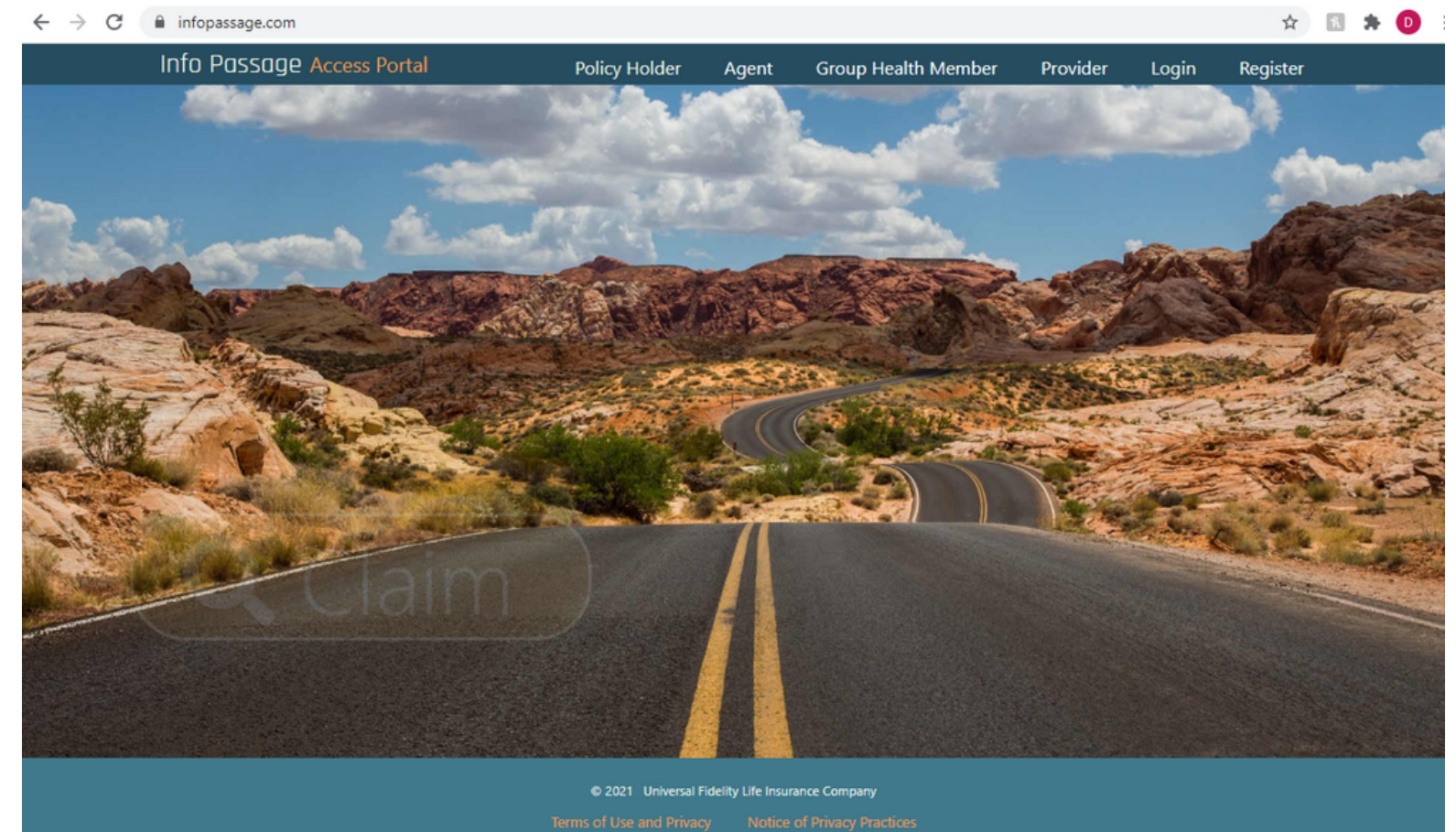
Step 2

1-15 of 45 > >>

Summary	Applicant	Status	Created Date	Last Modified	
Montana Hlth Cooperative Medicare Supplement, MT Plan - G	Test Medicare	Submitted	08/02/2023	08/23/2023	View PDF
Montana Hlth Cooperative Medicare Supplement, MT Plan - G	Unnamed	Incomplete	08/02/2023	08/23/2023	Edit
Montana Hlth Cooperative Medicare Supplement, MT Plan - G	Unnamed	Incomplete	08/02/2023	08/23/2023	Edit
Montana Hlth Cooperative Medicare Supplement, MT Plan - G	Med Supp	Incomplete	05/15/2023	07/13/2023	Edit

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
- **Signature Benefits do not apply to Medicare Supplement Plans**



Sheryl Sharbono Contact Information:

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MEDICARE SUPPLEMENT

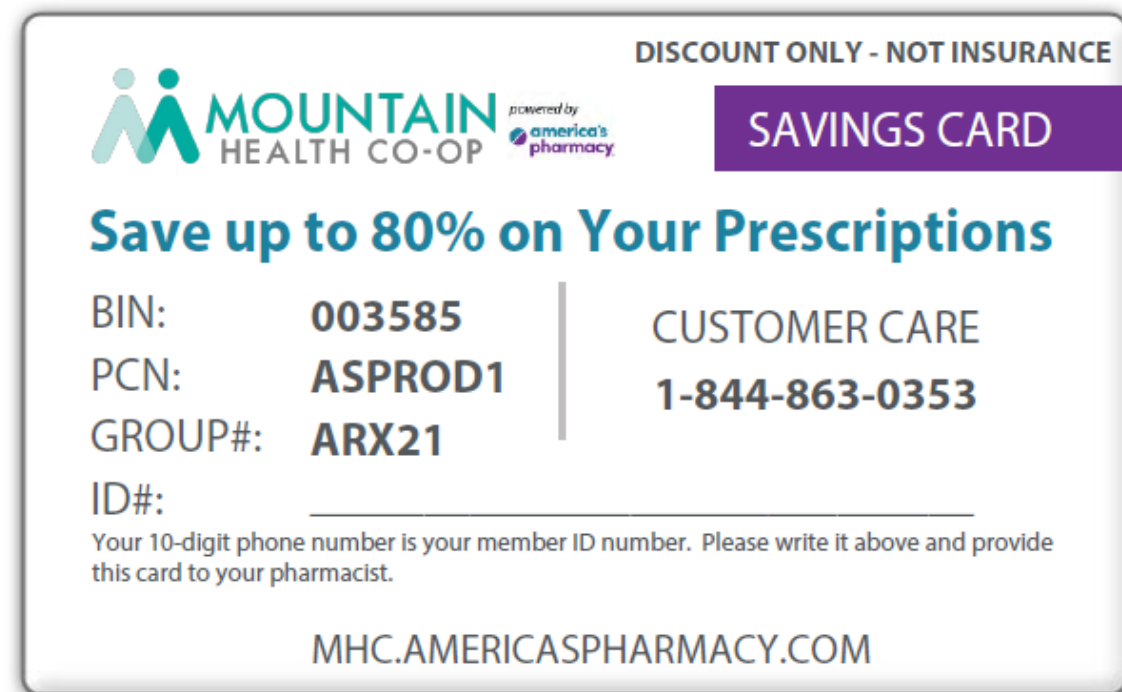
APPLICATION PROCESSING

Year to Date

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

New!

PRESCRIPTION DISCOUNT CARD



- Save up to 80% on prescriptions
- No enrollment or membership fees
- Available through partnership with America's Pharmacy
- The card is immediately active and ready to be used
 - The member's 10-digit phone number is their member ID number



For more information, please visit mhc.americaspharmacy.com

Customer Service: 1-844-863-0353

DISCOUNT ONLY, NOT INSURANCE.



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!

REMINDERS

- Based on guidelines, we are only allowed to go back 30 days for member retro policy cancellations.
- 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.
- 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.
- Multi-Factor Authentication for Broker Portal started September 1st

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
- Member Services
 - Call us at 855-447-2900 and follow the prompts to connect with Member Services
 - Email memberservice@mhc.coop

RESOURCES FOR YOU

- Broker Portal Available 24/7 at www.mountainhealth.coop
- Toolkit for Agents -Visit our website!
- 24/7 Pharmacy
 - Pharmacy Customer Service: 1-855-885-7695
 - CO-OP pharmacy website: mountainhealth.coop/pharmacy

BONUS FOR 2023



Applies to November 2023-January 2024, 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 2024.



Questions?

We know you have some!

Thank you!

We appreciate your partnership.