

2025 Agent Training We're glad you're here!

agentinfo@mhc.coop mountainhealth.coop 800-299-6080



BUT WAIT...

... there's more

You could WIN this mug!

>>>> High-Quality >>>> One-of-a-Kind

>>>> Personally Designed and Painted by Jeff

>>>> Holds a lot of coffee or tea (Like, a LOT.)





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
 - o 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



Hey, there!

Our friendly, knowledgeable team is here for you.



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



- Capital position is strong Over \$120 Million in cash/investments
- Member Growth continues with ~+40% I year ago and additional gains in 2024
- Risk-Based Capital position is ~500% (Insurance Department requires 250%)
- Member Governed profits are invested back into company; used for members





Co-Op Updates



- New TPA Effective September 1, 2024
- Blair Fjeseth, new CEO
- Selling Individual Exchange only policies through HealthSherpa/Marketplace
- Existing off-exchange members renew
- No changes to Signature Benefits
- Some plans discontinued due to federal requirements limiting nonstandard plan offerings
 - o Idaho: 2 Individual, 4 Small Group
 - Montana: 6 Individual
 - Wyoming: No discontinued plans
- Minimal changes to provider network
- Wyoming Small Group Commission 5% starting January 2025
- University of Utah providers now require Prior Authorization for Individual member services



Third Party Administrator Update

- New Third Party Administrator Wipro HealthPlan Services, effective September 1, 2024
- Enhancing future experience for Members
- Improving the claims experience
- New Member Portal
- Better management/accountability of vendor partners
- Help manage the growth we have experienced
- Position us to look at other opportunities in the future



New CEO, Blair Fjeseth

Before beginning her tenure at Mountain Health Co-Op as the Vice President of Government & Public Relations in 2018, Blair established a strong reputation as an innovative political and public relations force. Not only did Blair serve as Communications Director and Deputy Secretary of State for the Montana Secretary of State's office, she was the Director of Communications for Strategies 360, where she oversaw public relations, government relations, and marketing efforts for Fortune 500 companies and grassroots organizations across the country.



In her six years with the Co-Op, Blair has established herself as a strong advocate for its members and protected their best interests by working with regulators, legislators, other industry leaders. She looks forward to exploring opportunities to improve on the Co-Op's operations for our members, agents, and providers.



Direct Individual Enrollment

- No longer available through Broker Portal
 - Existing members will be renewed in their existing plan, but no new enrollments can be made
 - Enroll new enrollments through Your Health Idaho, Marketplace, or HealthSherpa
- Broker Portal
 - You can log in to see Group business and commission statements (which will include Individual)
 - You cannot see individual enrollments
 - If members log into Member Portal, they can view their enrollments and pay their bills



ID Cards & Member Portal



New and Improved Member Portal - Live September 1



The new portal is the hub for everything members need to know about their coverage. In the portal, members can...

- download a digital copy of their member ID card
- send secure messages to Member Services
- submit proof of services received for vision and dental exam reimbursements
- view claims

- manage billing (Individual members)
- maintain a list of their providers
- monitor their deductible and out-of-pocket costs
- and more!



New Member ID Cards - Coming Soon





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





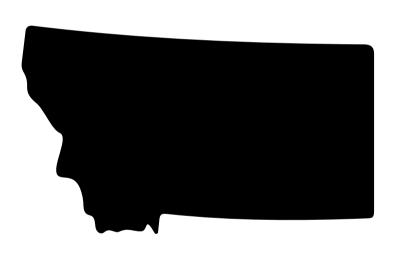


HEDIS

	Clinical Quality Management	Enrollee Experience	Plan Efficiency, Affordability, & Management	Global Rating
Montana	***	****	****	***
Idaho	***	****	****	****
Wyoming	***	****	***	****



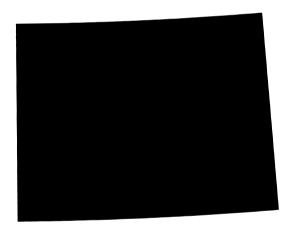
Membership



27,915 Individual Lives 4,717 Group Lives **32,632 Total Lives**



5,436 Individual Lives 2,411 Group Lives 7,847 Total Lives



13,174 Individual Lives 1,884 Group Lives 15,058 Total Lives



Membership - September 2024

- 79% of our business is Individual
- 15% of our business is Group
- 6% of our business is Med Supp
- Approximately 21.5% of members are enrolled in Cost Share Reduction (CSR)
 Plans (569 NAZC/NALC)



Individual Membership

Idaho

	Metal Level	Total Members	Percentage (BOR)
	Bronze	2,722	70%
	Catastrophic	112	61%
	Gold	2,066	89%
7	Silver	1,713	66%

Tontana

Metal Level	Total Members	Percentage (BOR)
Bronze	16,323	38%
Catastrophic	236	23%
Gold	4,853	50%
Silver	9,731	43%



Individual Membership

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Metal Level	Total Members	Percentage (BOR)
Bronze	3,357	40%
Gold	8,574	54%
Silver	2,846	42%





Montana Individual Rates

Product	2024 Rate	2025 Rate	Rate Change
Plus Gold	\$585.93	\$665.69	13.61%
Plus Bronze Expanded	\$391.96	\$446.52	13.92%
Plus Gold Standard	\$587.37	\$661.60	12.64%
Plus Silver Standard	\$521.86	\$592.49	13.53%
Plus Bronze Standard Expanded	\$401.15	\$443.06	10.45%
Connect Gold	\$618.30	\$688.42	11.34%
Connect Bronze HDHP	\$416.52	\$468.25	12.42%
Connect Silver Option 2	\$561.46	\$621.73	10.74%
Connect Catastrophic	\$273.51	\$269.48	-2.54%
Connect Gold Standard	\$608.70	\$683.42	12.28%
Connect Silver Standard	\$539.45	\$610.19	13.11%
Connect Bronze Expanded Standard	\$411.93	\$455.03	10.46%
Rocky Mountain Gold Standard	\$512.33	\$549.99	7.35%



Montana Individual Rates

Product	2024 Rate	2025 Rate	Rate Change
Rocky Mountain Silver Standard	\$453.53	\$490.92	8.24%
Rocky Mountain Bronze Standard Expanded	\$347.00	\$366.27	5.55%
Plus Silver	\$537.50	N/A	DISCONTINUED
Plus Bronze HDHP	\$404.71	N/A	DISCONTINUED
Connect Silver	\$554.08	N/A	DISCONTINUED
Connect Bronze Expanded	\$424.53	N/A	DISCONTINUED
Rocky Mountain Gold	\$520.40	N/A	DISCONTINUED
Rocky Mountain Silver	\$465.83	N/A	DISCONTINUED



Montana Small Group Rates

Product	2024 Rate	2025 Rate	Rate Change
Plus Gold	\$541.37	\$592.44	9.43%
Plus Silver	\$471.70	\$523.39	10.96%
Plus Bronze Expanded	\$422.40	\$454.23	7.54%
Plus Bronze HDHP	\$429.04	\$471.14	9.81%
Plus Silver HDHP	\$474.95	\$519.56	9.39%
Plus Gold HDHP	\$541.39	\$589.27	8.84%
Access Gold	\$592.64	\$631.74	6.60%
Access Silver	\$504.14	\$548.19	8.74%
Access Bronze	\$451.19	\$475.44	5.37%
Access Bronze HDHP	\$454.96	\$489.85	7.67%
Access Silver HDHP	\$505.72	\$541.94	7.16%
Access Gold HDHP	\$579.21	\$616.77	6.48%



Montana Small Group Rates

Product	2024 Rate	2025 Rate	Rate Change
Rocky Mountain Gold	\$485.16	\$519.97	7.17%
Rocky Mountain Silver	\$413.12	\$450.90	9.15%
Rocky Mountain Bronze HDHP	\$373.08	\$403.11	8.05%
Rocky Mountain Gold HDHP	\$474.23	\$507.10	6.93%
Rocky Mountain Silver HDHP	\$414.40	\$445.78	7.57%
Rocky Mountain Bronze	\$370.01	\$391.30	5.75%



Idaho Individual Rates

Product	2024 Rate	2025 Rate	Rate Change
LINK Gold	\$498.59	\$476.83	-4.36%
LINK Silver	\$452.03	\$442.80	-2.04%
LINK Bronze	\$319.19	\$311.70	-2.35%
LINK Bronze HDHP	\$321.82	\$318.18	-1.13%
LINK Platinum	\$590.96	\$561.11	-5.05%
LINK Catastrophic	\$227.22	\$243.39	7.12%
Access Gold	\$492.11	\$477.51	-2.97%
Access Silver	\$451.94	\$434.42	-3.88%
Access Bronze	\$332.79	\$318.64	-4.25%
Access Bronze HDHP	\$325.98	\$324.11	-0.57%
Access Catastrophic	\$236.82	\$253.57	7.07%
Engage Gold	\$611.13	\$611.25	0.02%



Idaho Individual Rates

Product	2024 Rate	2025 Rate	Rate Change
Engage Bronze	\$409.84	\$412.74	0.71%
Engage Silver Option 2	\$556.51	\$559.17	0.48%
Engage Catastrophic	\$282.06	\$323.93	14.84%
Engage Bronze HDHP	\$400.07	\$419.99	4.98%
LINK Silver Option 2	\$458.35	N/A	DISCONTINUED
Engage Silver	\$548.36	N/A	DISCONTINUED



Idaho Small Group Rates

Product	2024 Rate	2025 Rate	Rate Change
LINK Gold	\$400.75	\$440.69	9.97%
LINK Silver	\$343.67	\$381.95	11.14%
LINK Silver HDHP	\$332.85	\$354.53	6.51%
LINK Bronze HDHP	\$302.94	\$311.74	2.90%
LINK Bronze Expanded	\$304.83	\$306.03	0.39%
LINK Platinum	\$475.57	\$535.61	12.62%
Engage Gold	\$546.89	\$605.02	10.63
Engage Silver	\$460.72	\$521.33	13.16%
Engage Silver HDHP	\$462.90	\$506.60	9.44%
Engage Bronze HDHP	\$420.54	\$449.34	6.85%
Engage Bronze Expanded	\$403.98	\$434.63	7.59%
LINK Gold Option 2	\$392.53	N/A	DISCONTINUED
LINK Silver Option 2	\$349.10	N/A	DISCONTINUED
Engage Silver Option 2	\$473.08	N/A	DISCONTINUED
Engage Gold Option 2	\$538.19	N/A	DISCONTINUED



Wyoming Individual Rates

Product	2023 Rate	2024 Rate	Rate Change
High Plains Gold	\$777.96	\$866.35	11.36%
High Plains Silver	\$863.58	\$941.03	8.97%
High Plains Bronze HDHP	\$635.32	\$730.15	14.93%
High Plains Gold Standard	\$766.74	\$841.57	9.76%
High Plains Silver Standard	\$766.74	\$841.57	9.76%
High Plains Bronze Standard Expanded	\$624.49	\$696.32	11.50%
High Plains Gold HDHP	\$779.69	\$868.57	11.40%



Wyoming Individual Rates

Product	2024 Rate	2025 Rate	Rate Change
High Plains Gold	\$743.26	\$785.44	5.67%
High Plains Silver	\$666.93	\$713.31	6.95%
High Plains Silver HDHP	\$677.57	\$719.36	6.17%
High Plains Bronze	\$586.88	\$615.86	4.94%
High Plains Gold HDHP	\$739.29	\$780.94	5.63%



Pharmacy Benefit Manager (PBM)



Member Support

Our Service Team Knows the Area, Pharmacies and Our Members

Enhanced Integration

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

Immediate Member Savings

Lower Overall Drug Costs for Members with Deductibles and Coinsurance

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





Pharmacy - CareLink Coupon Plus



- Large Group Only
- Significant savings to members and the plan sponsor
- Variable copay approach to help collect up to 100% of the financial assistance available from drug manufacturers

Highlights

- More than 350 unique products are included in the program
- Eliminates the pharmacy's need to bill a copay coupon card
- Correctly applies amounts to accumulators
- The claim and data is kept within the benefit and can be used for reporting purposes



Networks (Montana)

Rocky Mountain

Products: Individual & Group

Partnership with Intermountain Health/St. Vincent Regional Hospital and Rocky Mountain Health Network.

Offered in Yellowstone, Sweet Grass, Musselshell, and Carbon counties only.

Plus

Products: Individual and Group

Benefit from a lower copay when going to a participating Community Health Center.

Otherwise, use the Connected Care network for in-network benefits.

Tiering does not apply to the new federally required Standard Plans

Access Care

Products: Group Only

Statewide

Connected Care

Products: Individual



Networks (Idaho)

Direct Contracts are no longer possible in Washington state. Individual members can access urgent/emergent services only.

Access

Products: Individual Only A: Access - St. Alphonsus

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

LINK

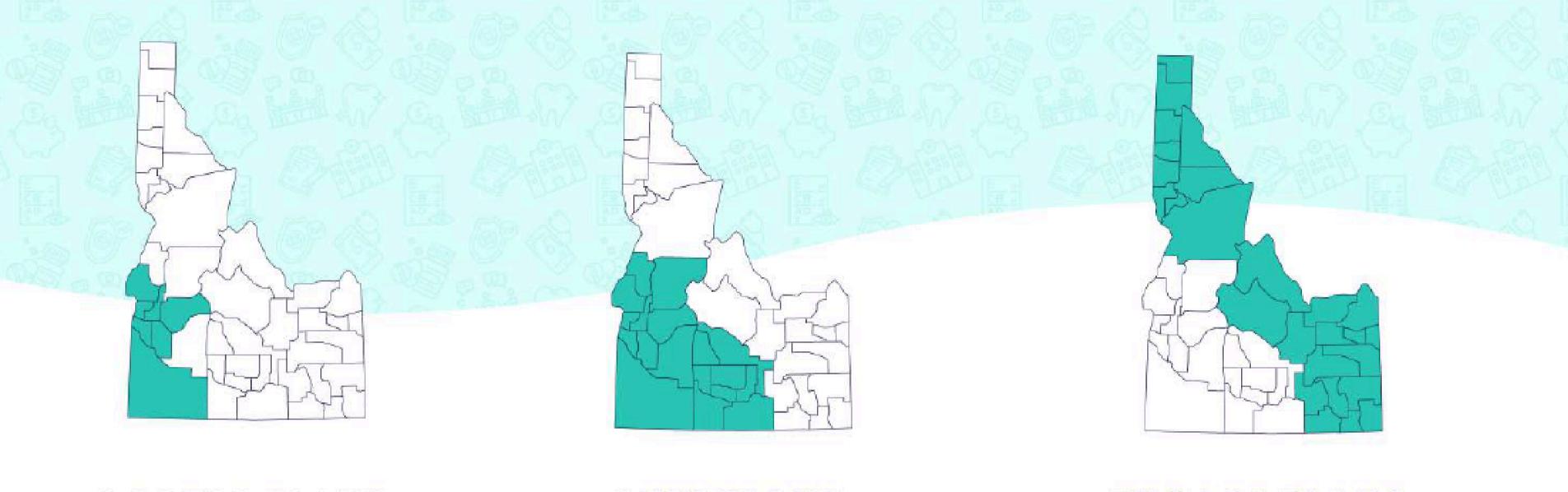
Products: Individual and Group
L: LINK - St. Luke's

- 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

Engage

Products: Individual and Group
Statewide

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



ACCESS PLANS

Ada

Boise

Canyon

Gem

Owyhee

Payette

Washington

LINK PLANS

Minidoka

Owyhee

Ada Elmore
Adams Gem
Blaine Gooding
Boise Jerome
Camas Lincoln

Canyon

Cassia

Payette Twin Falls Valley Washington

ENGAGE PLANS

Clark Bannock Bear Lake Clearwater Benewah Custer Bingham Franklin Fremont Bonner Bonneville Idaho Boundary Jefferson **Butte** Kootenai Caribou Latah

Lemhi
Lewis
Madison
Nez Perce
Oneida
Power
Shoshone
Teton



Networks (Wyoming)

High Plains

Products: Individual & Group

All Wyoming hospitals are in-network through direct contracts with Mountain Health Co-Op or through Aetna Signature Administrators, which includes First Choice Health Network



Networks - Wyoming Health Fairs

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)





Covered Screenings

Once per 12-Month Rolling Period

General Wellness Panel - CPT 80050

Blood Chemistry Panel Hemogram (CBC) with Differential

Hemoglobin A1C - CPT 83036

PSA Screening for Men - CPT 84153

Flu Vaccine - CPT 90656

For more information, contact Kendra Vasquez

<u>Kendra.Vasquez@whf.to</u> 307-259-1029



Networks (Out of State)

- Group (Large and Small) Aetna group PPO network for services outside of Montana, Wyoming, & Idaho
- 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 Colorado, Nebraska, South Dakota, and Utah

- 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, High-Deductible G, and N
- Competitive Rates Guaranteed for 12 Months
 - Working hard to keep rate increases to a minimum

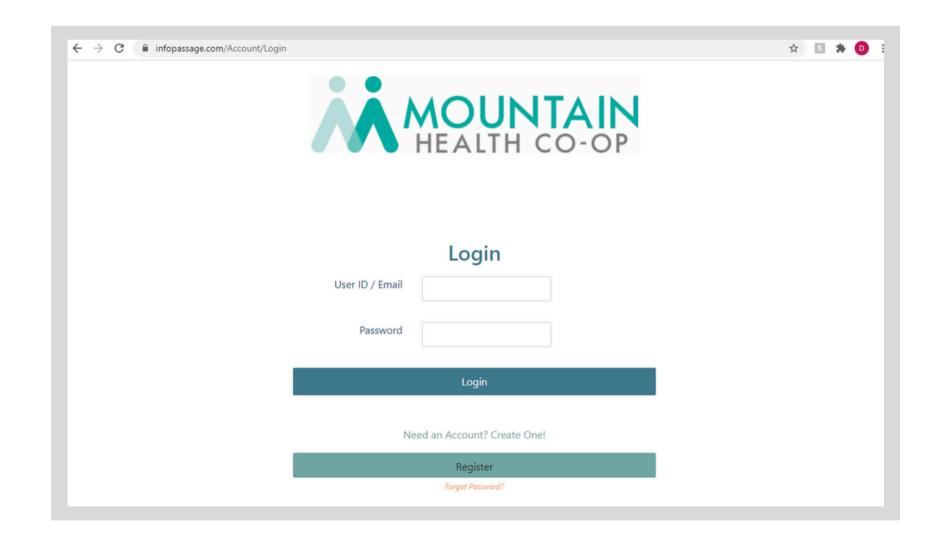




- Commissions refer to Exhibit A Schedule of Commissions
- Paid for the life of the policy as long as premiums are paid & current
 - For a member that is on a Med Sup plan under age
 65, when turn 65 prior plan needs to be termed and a new application submitted
 - When submitting a guaranteed application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

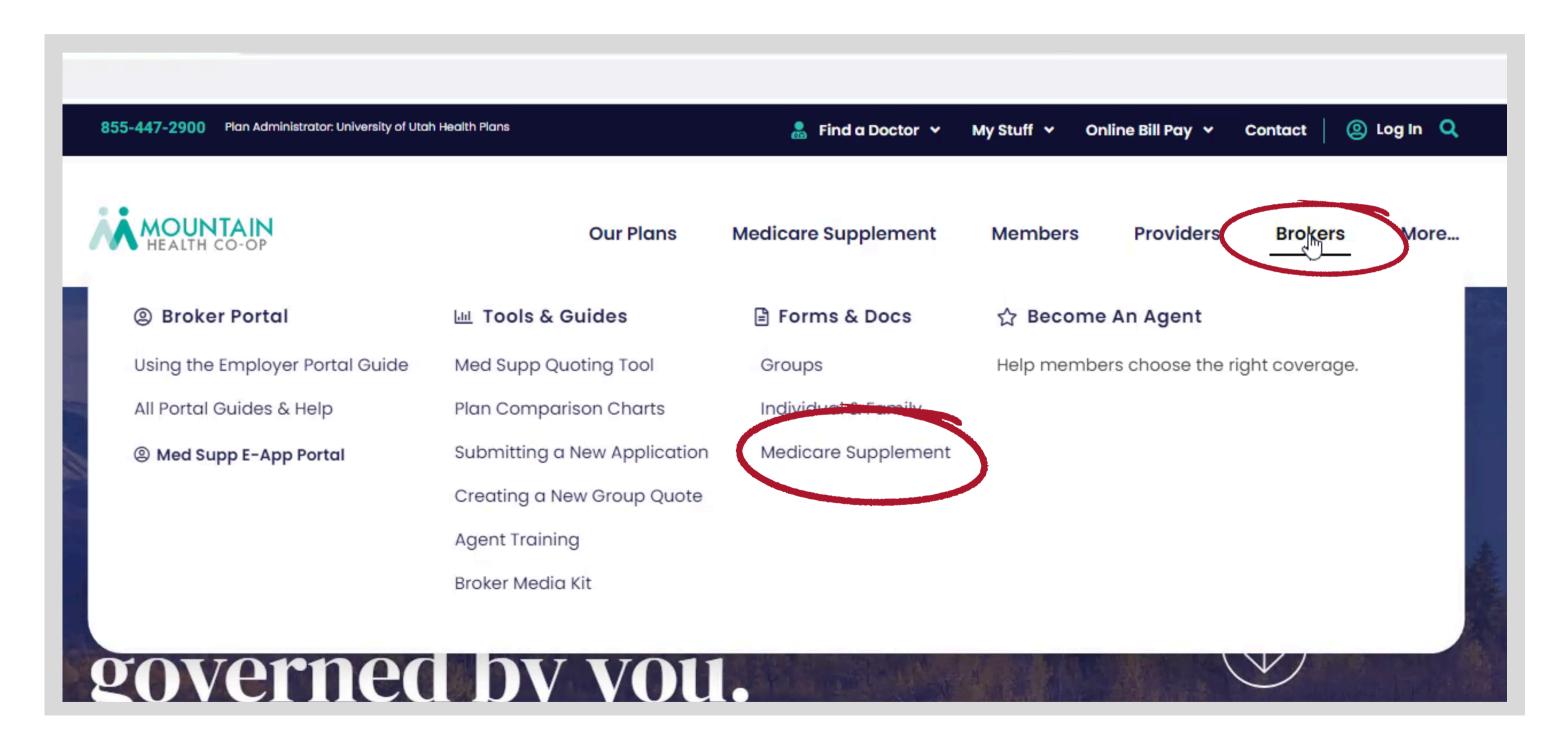
Portals

- 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



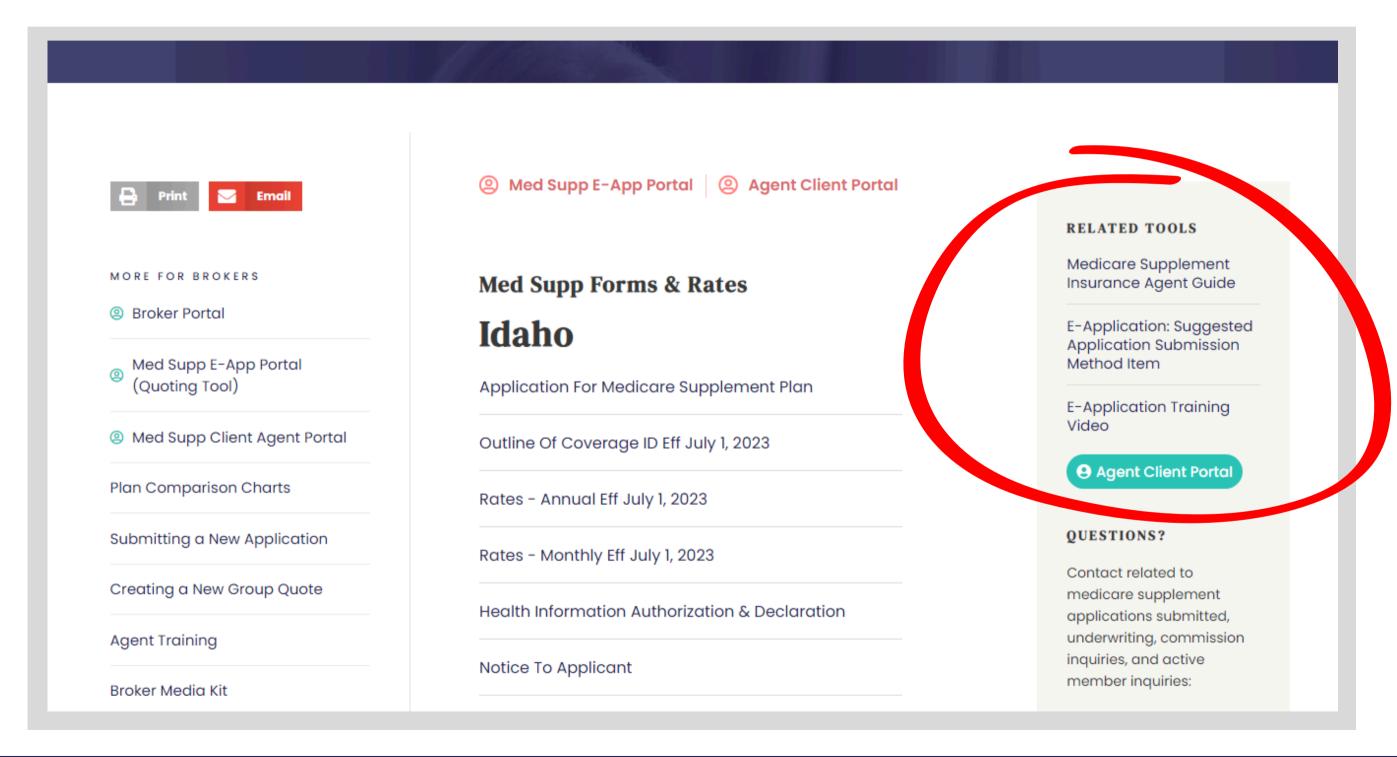


Finding Med Supp Forms & the Med Supp Portal





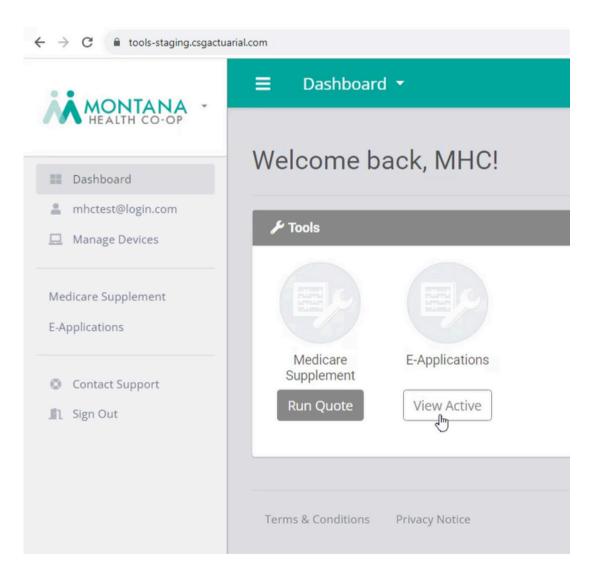
Finding Med Supp Forms & the Med Supp Portal



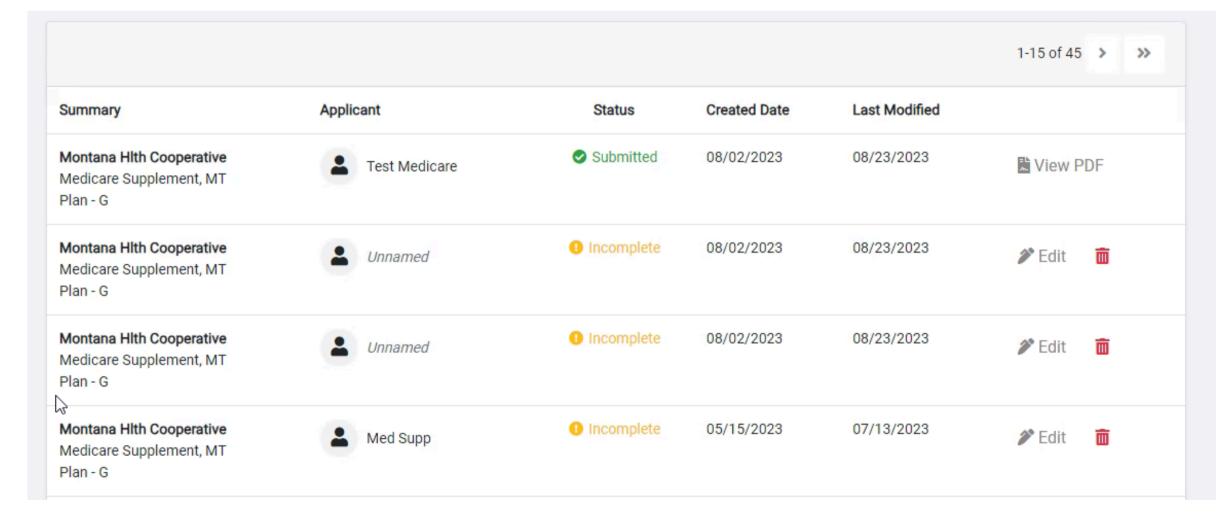


From Quote to Application

Step 1

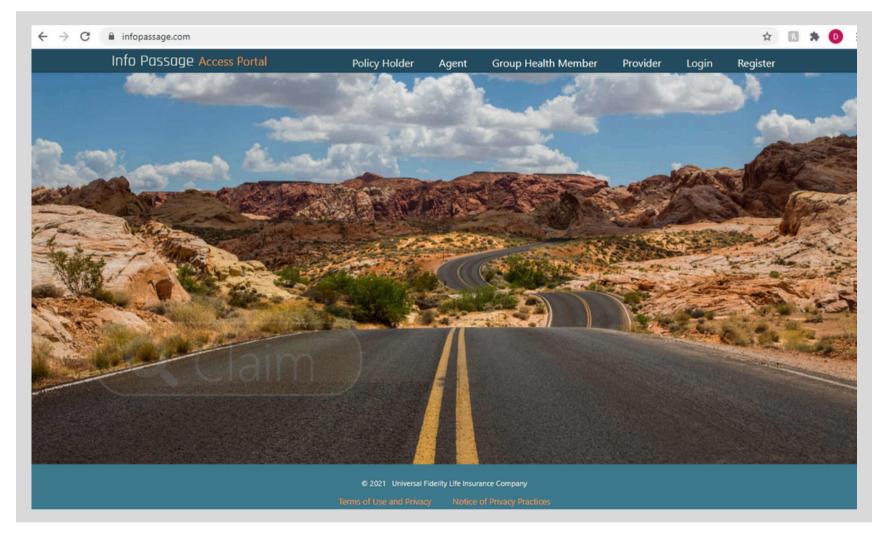


Step 2





- 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,
Senior Market Sales Executive

ssharbono@mhc.coop 406-447-5777



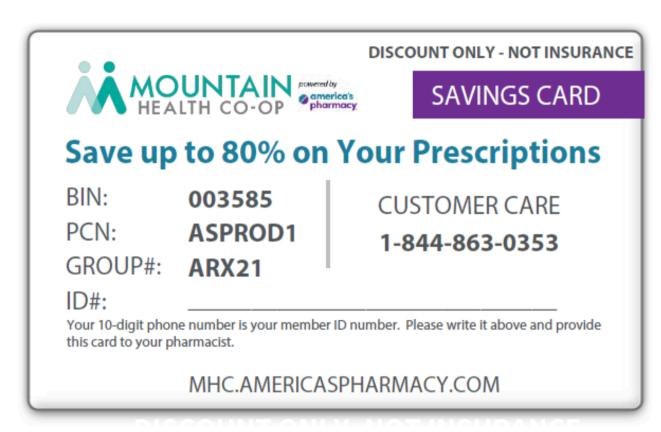
Application Processing

Year to Date

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



Prescription Discount Card



Not insurance, discount only.

- 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



Customer Service: 1-844-863-0353

For more information, please visit mhc.americaspharmacy.com



Signature Benefits



Hundreds of Medications at \$0 Out of Pocket

We offer hundreds of prescriptions for members with no out-of-pocket cost, including medications for diabetes, depression, asthma, and more.



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.



\$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.





\$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.



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.



\$50 Telehealth Wellness Assessment

We partner with Porter 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.



\$0 Mental Health Visit

Mental wellness is just as important as physical wellness. That's why we're offering your first mental health visit of your plan year at no cost to you!



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 71 days in advance in the broker portal.



Large Group Quoting

51+ 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 800-299-6080 and follow the prompts for agents!
 - Email us at agentinfo@mhc.coop
- Member Services
 - Call us at 800-299-6080 and follow the prompts to connect with Member Services
 - o For general inquiries, email memberservice@mhc.coop

Member messages must be sent securely through their new member portal



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



Qualifications

- Sell a minimum of 20 new individual contracts 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 2025.







Questions?

We know you have some!



We appreciate your partnership.