LOOKING FOR THE RIGHT DOCTOR AND HOW MUCH A PROCEDURE WILL REALLY COST YOU?

You’re now in charge with more information. The new Blue Cross and Blue Shield of Montana (BCBSMT) on-line Provider Finder is an innovative tool to help you chose a provider, plus estimate the cost of hundreds of medical procedures. The tool allows you to know more about the providers who take care of you or your family and compare provider costs by location. The Provider Finder tool is available at www.bcbsmt.com by logging in to Blue Access for Members (BAM) or by downloading the BCBSMT app to your smartphone where you can:

- Find a network primary care physician, specialist or hospital
- Filter search and compare results by doctor, specialty, ZIP code, and gender – even get directions
- Estimate the cost of procedures, treatments and tests, and your deductible/out-of-pocket expense based on your actual MUST benefit plan
- Review quality designations for facilities and physicians
- View patient reviews on physicians

For more information on the Provider Finder visit: www.mustbenefits.org/about-us/faq for a detailed overview. ◆
PREVENTIVE HEALTH CARE

ARE YOU COVERED?

The preventive services payable by your plan are designed to comply with terms of the Patient Protection and Affordable Care Act (PPACA), the current recommendations of the United States Preventive Services Task Force, the Health Resources and Services Administration, and the Centers for Disease Control and Prevention.

It is important to remember that even if your doctor recommends that you get some type of treatment, it does not necessarily mean that it will be covered under your MUST plan. Always double check the preventive benefit list to see if it is covered (see below).

MUST benefit levels apply when seen by a network provider. If non-network providers are used, the member is subject to deductible, co-insurance, and any charges beyond MUST’s allowable limits or balance billing.

A comprehensive listing of Preventive Benefits may be found in the MUST Summary Plan Document (SPD), which is posted to Blue Access for Member (BAM); located under the Medical Coverage tab. To access BAM go to www.bcmsmt.com. Refer to “Preventive Care” under Section I (Benefits) of SPD. A listing of preventive care services is also available at: www.hhs.gov/healthcare/about-the-law/preventive-care/index.html

MARKET PLACE RATE INCREASE VS MUST RATE INCREASE

There has been a lot of news regarding the rate increases approved for individual health insurance coverage through HealthCare.gov and the federal Marketplace. These increases do not impact your rates through MUST. MUST is a self-funded trust, which means our rate adjustments are driven strictly by our own claims and administration expenses. Each year we evaluate the claims that have been paid and claims expected to be paid and adjust the rates to make sure we collect the premium needed for those claims. As medical costs increase, we have seen increases in our rates. However, MUST is not seeing increases to extend the federal Marketplace is experiencing. Our renewal rates are communicated to schools in the spring in time to communicate any plan or rate changes to our MUST members.

MAKE YOUR INSURANCE WORK FOR YOU

1. STAY IN THE NETWORK
   If you visit a doctor outside of your network, you may have to pay more for your care. In some cases, you may have to pay the full cost. Know what’s covered. Make sure services or treatments are covered.

2. KNOW WHAT’S COVERED
   Make sure services or treatments are covered before you schedule them. You may need pre-authorization (pre-notification) from Blue Cross and Blue Shield of Montana before you get certain tests or services.

3. UNDERSTAND HEALTH INSURANCE COSTS
   Health insurance costs can be confusing. Knowing what premiums, deductibles, co-insurance, co-payments, and out-of-pocket maximums are and how they all work together can help you understand how your plan works. The new Provider Finder can help you!

4. CHECK UP ON YOUR HEALTH PLAN YEARLY
   Make sure your selected plan design still meets your needs.

YOU MAY HAVE NOTICED!

OUR NEW SITE IS NOW LIVE!

www.mustbenefits.org

Created with the user experience at the forefront, the new MUST website has been designed using the latest technology and to also allow the website to work with mobile devices. Our new site is user-friendly with improved navigation to increase functionality. We want to refocus our sights on our members and always serve them in the best way possible. “Our goal was to make it easy to navigate. I believe members will find it informative and easy to follow with the new flowing design,” said Andy Holmlund, Montana School Services Foundation CEO.

At MUST, we wanted to ensure that our website is a tool for our members to easily find and access information regarding their health plans. Our members can now explore and compare different plans, easily find forms and publications, access our vendor’s websites like Blue Cross and Blue Shield of Montana, easily locate contact information, and much more.

In addition, there is a new feature that provides our members the ability to share their experiences by submitting photos. “We encourage your sharing of photos as we love and desire for you to lead an active Montana lifestyle.”
IN THIS ISSUE

HAPPY NEW YEAR!

FIND THE RIGHT DOCTOR
AT THE RIGHT PRICE

BCBSMT’s Provider Finder can help you choose the right provider, plus estimate the cost of hundreds of medical procedures, as well as your estimated costs.

PREVENTIVE BENEFITS

Find out what services qualify as preventive benefits and are covered by MUST.

Winners have also been chosen for Blue Access for Members (BAM) Hydroflask contest. Winners have been contacted. Thanks to all who logged into BAM!

MUST is now on Facebook! Visit www.facebook.com/MUSTbenefits or click the link at the bottom of our website and like our new page!

Like our page by March 31, 2017 to be entered to win a new Hydro Flask vacuum insulated stainless steel water bottle, color will vary.

The winner will be announced in the May 2017 MUST Read and contacted via Facebook with details. Must be 18 years or older to win, and be a MUST member.

Winners have also been chosen for Blue Access for Members (BAM) Hydroflask contest. Winners have been contacted. Thanks to all who logged into BAM!