



## WORKING TOGETHER FOR MONTANA'S MUNICIPALITIES.

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## 2024 Employee Benefit Medical Plan Design Changes

You can count on change, just like you can count on MMIA being there for you, they are both constants. Change is a natural part of progress and, more often than not, leads to positive outcomes in the long term. The MMIA Board of Directors has recently given the green light to moderate adjustments in deductible and out-of-pocket (OOPMax) levels for MMIA health plans. Let's delve into the context behind these changes and their implications for members-owners and employees.

*Adapting MMIA Health Plans: Balancing Stability and Affordability Amidst a Changing Landscape.* The deductible and out-of-pocket levels for MMIA health plan participants have not changed on the standard plans since the program began in 2004. Keeping these levels static as medical cost inflation and cost of living increases year-over-year results in a higher monthly premium rate. For contextual purposes, a gallon of gasoline was \$1.35 in 2004 and a dozen eggs went for \$1.24. Today they run \$4.18 and \$3.99 respectively. You would be hard pressed to find anything that costs the same as it did 20 years ago. As costs increase, it is prudent to incrementally increase these levels to maintain competitive rates. In fact, the IRS mandated increases to High Deductible Health Plan (HDHP) levels based on federal cost index for 2024 making it a perfect time to incorporate these modifications to the standard plans as well.

For additional perspective, 90% of MMIA health plan participants do not reach their current out-of-pocket maximum levels. To state it another way, these minimal plan changes will only potentially affect 10% of all program participants. And with the reduced monthly premium cost, the annual impact or risk at the participant level is minimal, and always a 'win' for those who do not reach deductible and out-of-pocket levels.

# 2024 Employee Benefit Medical Plan Design Changes (cont'd.)

*The Trifecta: MMIA's Strategic Evolution in Health Plans for Optimal Variety, Cost Management, and Market Competitiveness.* The goals for these changes were threefold.

- 1) Provide greater spread between plan options by reducing redundancies in current offerings.
- 2) Incrementally raise threshold levels as medical costs increase to help balance premium amounts.
- 3) Remain competitive with other local employers and the marketplace to help attract and retain employees.

These relatively minor changes have achieved the three objectives and MMIA will monitor and run market comparison every three to five years to continue to provide viable and competitive options for cities/towns in Montana.

*Simplicity in Motion: Streamlined Adjustments to MMIA Health Plans.* Here's what is happening: The Bridger deductible amount stays static and the OOPMax level increases slightly. Deductible and OOPMax levels are raised for Madison participants to distinguish the plan offering more significantly from Bridger. Mission is removed and all levels are increased on the HDHP plan to IRS minimum guidelines. That's it. Easy peasy, lemon squeezey.

*Stability without Sacrifice: MMIA's Unique Approach to Premium Moderation and Benefit Preservation.* One strategy other groups have employed in efforts to stabilize rates is to limit benefit offerings and/or add extra layers of approval for certain services. MMIA is decidedly NOT making any changes to ANY benefit offerings. The entirety of our 132-page summary plan documents will remain unchanged except for deductible and out-of-pocket levels shown in the chart below. This includes 100% coverage for preventive benefits and low copay amounts for prescriptions on the standard plans.

What's the benefit of these changes? These slight adjustments will have the effect of helping to moderate the premiums as seen in the Total Cost per Month percentages below.

Overall, this is a positive and necessary move, but we know change can be scary, even if it is minor. MMIA Employee Benefits (EB) staff will be communicating extensively with member contacts and participants and are always available to answer questions and provide further clarification of the changes set to go into effect July 1, 2024.

	Bridger	Madison	High Deductible (HSA-Qualified)
Deductible (Individual/Family) (January 1 - December 31)	\$500 / \$1,000	\$500 / \$1,000	\$3,200 / \$6,400
Benefit Percentage (what the plan pays if the Deductible is waived or after the Deductible is met) • All Montana Providers and Non-Montana Cigna Providers	80%	70%	80%
Annual Out-of-Pocket Maximum (the most you will pay for covered services in a plan year) Individual/Family	\$2,000 / \$4,000	\$4,000 / \$8,000	\$6,400 / \$12,800

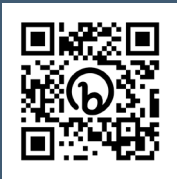
Total Cost per Month	Bridger	Madison	HDHP
Cost savings over current plan rates	↓ 1.7%	↓ 8.2%	↓ 3.7%

## Attention MMIA EB Benefit Administrators

Join us for a Webinar to discuss the 2024 Employee Benefit Medical Plan Design Changes

Wednesday, December 6th, 2023  
10:30 am

SCAN TO JOIN!  
or visit [bit.ly/EBPC](https://bit.ly/EBPC)



# Wellness Wrap-Up

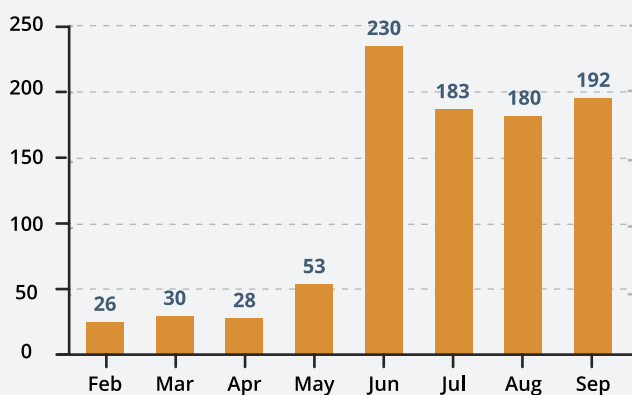


With another Wellness season in the books, MMIA EB wants to thank benefit contacts and city leaders for promoting this valuable program. Not only does it provide employees with crucial information on their health, but as a self-funded pool, we are able to identify health issues in their early stages as part of an overall strategy to control claim costs.

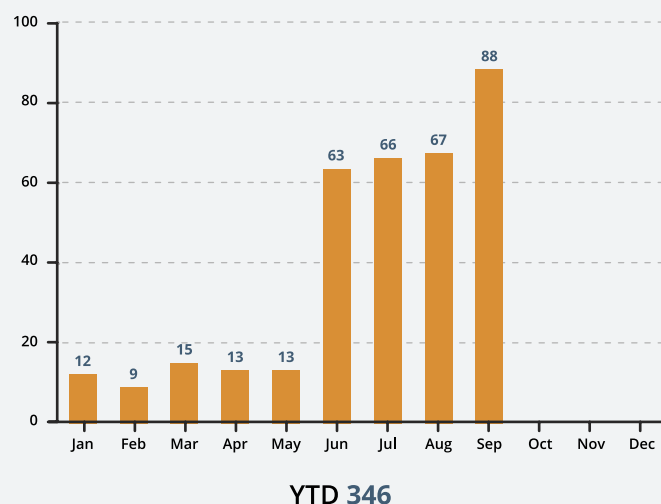
For this years' Education video, the EB team focused on highlighting all the helpful resources available to participants. Not only did the video detail mental health and counseling services, Wellness incentive activities, and the resources available at the Allegiance website, it also provided effective ways to be a wise healthcare consumer by utilizing Teladoc consultations with medical professionals FREE for participants, visiting the MT Health Center locations, and opportunities to save on ever increasing pharmacy costs.

The quiz guided participants on a scavenger hunt, of sorts, helping ensure they know how to access their resources and even have them register and log-in for the most important sites. The charts below show the significant increase in registrations for the Allegiance and Teladoc sites during the Wellness season (June-September) as compared to the prior period. The quiz may have taken a bit longer for some folks to complete, but more importantly, they are now signed up and have easy access to these crucial resources with the extra nudge from the Education quiz and incentive.

## New Allegiance Registrations



## Teladoc Registrations



## Congrats to all the cities/towns in the list with 80% or greater participation in the Health Screening.

Special kudos to Poplar going from 0% in 2022 to 88% in 2023! Baker has had an impressive four-year trend going from 27% to 69%, 83% and now 93% in 2023. Great job, everyone, and hopefully we will get even more over the 80% threshold next year. (See back cover for a complete list)

And since we know employees will be asking, the pre-paid Visa card incentives will be calculated, compiled, and mailed to benefit contacts as soon as possible after the final Health Screening Review calls are completed on 11/3. They are generally delivered at the end of November. Remember, as this is a self-funded pool of municipal funds, participants need to be enrolled in the medical plan at the time of incentive distribution to be sent an award. Please ensure benefit contacts obtain a signature from each participant that is sent an incentive to confirm receipt of the pre-paid Visa card.



# Winter Preparedness

## Where's your runoff going?

Before the winter months arrive it's important to evaluate where you plan to pile the snow around your facilities. Freeze and thaw throughout the day can create unforeseen hazards for employees while walking to and from work and entering and exiting vehicles. It can also compromise safe travel for the public. Placing snow piles in low areas or in areas with sufficient drainage nearby is pivotal in controlling moisture and keeping ice accumulation away from high traffic areas. Choose a location that allows runoff to accumulate in areas away from major lines of travel, entry ways, sidewalks, and parking areas. Keep your gutters, downspouts, and drains in good working condition with water flow directed to prevent compromise of your walking surfaces.

## Maintain your entry ways.

The first line of defense to keeping walking and working surfaces clean is controlling what's coming into your facilities. Keeping moisture accumulation to a minimum in entry locations and walkways can greatly reduce the likelihood of a slip and fall. Wet floors caused from accumulation of snow, slush, dirt, ice, and ice melt can create inherently slippery surfaces, especially with linoleum, concrete, or other smooth surfaced floor types. If possible, provide multiple areas for the public or employees to wipe their feet prior to entering the facility. Sweep and maintain excess gravel and ice melt near entry ways to keep accumulation inside to a minimum. It is important to pay close attention to high traffic areas such as entry and exit ways. Signage can also play a role in keeping the community and employees safe and alert to existing hazards such as slippery floors or icy conditions.

Make sure to check your ramps, landing areas, handrails, and other accessible routes around your facilities to maintain compliance with ADA regulations and preserve safe areas of access. Watch for snow and ice building up along sidewalk ramps and other ADA accessible areas from the community transportation loading zones to the main access.

It is common for ice and snow to accumulate around doors and exits that may see little use, make sure to keep all exits and doorways free from obstructions. We recommend checking on these areas daily or more frequently when changing conditions are present.

## Do employees have the proper gear?

Proper footwear can make a big difference in keeping your employees safe on the job or while traveling to and from work. Encourage employees to have a second pair of shoes they can transition to that provide good traction for wet, snowy, or icy conditions. Require employees that work in the field to wear footwear appropriate for the conditions. Cowboy boots or other flat soled type shoes are not appropriate for consistent wear under wet, snowy, and icy conditions. Non-slip, lug style boots provide the best protection and traction while on the job.

Another great option for added slip and fall protection are traction devices. While they may not provide protection for every circumstance or be practical in all situations, when used correctly they can greatly reduce the likelihood of a slip and fall.

Make sure that materials such as sand and ice melt are available for employees to use when necessary. Provide small containers of sand and ice melt for employees to keep in vehicles or offices to use when entering/exiting work.

Verify your municipal vehicles and equipment are ready for the snow and cold. Have the proper equipment including but not limited to windshield scrapers, chains, tow ropes, and emergency cold weather protection to provide additional safety for employees during emergency situations. Upkeep and maintenance of your vehicles and equipment can keep you from being stranded in the cold.

## Tips to prevent slip and falls.

- Use routes that are maintained regularly.
- Try to avoid long and steep walkways and stairways in wet or winter conditions when possible.
- Always use the handrail while going up and down stairs.
- Be diligent about housekeeping, carry small loads, properly place electrical cords, and use the correct equipment for the job.
- Keep an eye out for curled rugs, spills, poor housekeeping, and other preventable slip and fall conditions.
- Keep three points of contact while exiting and entering vehicles and equipment.
- Scan the environment for hazards prior to exiting vehicles and equipment, double check for solid footing.
- Maintain safe internal floor conditions by using strategically placed mats to prevent tracking moisture.
- Identify a location for the snow to be plowed and stored.
- Evaluate drainage(s) of area(s) designated for snow removal to ensure they will not cause additional hazards such as icing over of walkways or parking lots.
- Maintain all ADA compliant access points throughout your facilities, parking lots, and public transportation zones.

# Stay at Work and Return to Work (SAW/RTW)

*"SAW/RTW is a way to provide meaningful and productive temporary transitional duty as a bridge back to full normal employment as quickly as medically possible during the healing period." -MT DLI/ERD*

## What is it?

Per Montana statute 39-79-105 (3), it is the objective of the workers' compensation system to get the workers back to work. As an employer you can provide positions that are modified to allow the employee to return to work in a capacity that will still allow them to heal.

## Why use this?

- It provides an opportunity to develop a return position while the employee heals
- Having a RTW program in place facilitates the employee getting prompt medical care, and ensures necessary paperwork is complete
- Shows employees they are valued
- Encourages communication between employee/employer and MMIA

## Where to start?

MMIA has resources that can help to provide time of injury job analyses as well as modified duty to get your employees back to work. Another resource is the Montana Department of Labor and Industry. Another resource is the Montana Department of Labor and Industry website (<https://erd.dli.mt.gov/work-comp-claims/claims-assistance/saw-rtw/>).

## Workers' Compensation Reporting Reminders

### TIMELINES

(these timelines are statutory; your employer may have different timelines to follow)

- **30 Days** to report the supervisor/designated person
- **6 Days** to report to MMIA
- **1 Year** for injured worker to submit a signed FROI



### DOCUMENTATION

- Consider implementing a Workers' Compensation Packet - ask us for assistance!
- First Report of Injury (FROI), Release information - signed
- Four Paystubs/Wages prior to injury date
- Medical Status Form - everytime an injured employee goes to medical provider for injury

### RESOURCES

Assistance with Risk Management/Safety Training - Contact [riskmgmt@mmia.net](mailto:riskmgmt@mmia.net)

MMIA Claims Department - Contact [claims@mmia.net](mailto:claims@mmia.net)

MMIA Website - [www.mmia.net](http://www.mmia.net)

Department of Labor and Industry - [erd.dli.mt.gov/work-comp-claims/](https://erd.dli.mt.gov/work-comp-claims/)





# 2023 League Conference

Montana League of Cities and Towns 92nd Annual Conference



The League's 2023 Annual Conference, GO LOCAL, which took place October 11th through the 13th in Helena, brought together nearly 400 locally elected officials, municipal staff, and partners in local government from across Montana.

Over the course of three days, attendees connected with their peers; learned how to move from conflict to conversation with even the most challenging of community members from keynote speaker Matt Lehrman; attended an array of breakout sessions on topics such as using artificial intelligence, grant writing, and how to support local youth; engaged with a total of 57 exhibitors; and grew their network at evening social gatherings, one of which took place in beautiful downtown Helena.

The goal of GO LOCAL was to empower local governments to take the lead in shaping their communities' future and the conference delivered on that. Attendees left Helena with fresh ideas, practical solutions, and a renewed sense of purpose, ready to return to their respective cities and towns to make a positive impact.

**Be sure to save the date for the League's 2024 Conference in West Yellowstone, October 2nd through the 4th.**

**And, GO LOCAL!**





# MMIA Loss Control Awards

Liability	Workers Compensation
First Class City – Havre	First Class City - Billings
Second Class City – Lewistown	Second Class City – Laurel
Third Class City – Forsyth	Third Class City - Colstrip
Town – Plains	Town – Fairview



First Class City  
Havre



Second Class City  
Lewistown



Third Class City  
Forsyth



Town  
Plains



First Class City  
Billings



Third Class City  
Colstrip

## Bob Worthington Risk Management Achievement Award

The intent of this award is to identify a person, group, department or member that has demonstrated an exceptional effort to manage risk or prevent losses. The award can acknowledge risk management effort within any of our coverage programs: Liability, Workers' Compensation, Property or Employee Benefits.

Nominations are not only a great way to recognize the exceptional work but also encourages members to learn from each other in regards to effective risk management efforts. You can nominate an individual or department/group on the MMIA website - <https://mmia.net/riskmanagement/awards/>



### Bob Worthington Individual Award

**Kyndal Bogard** (HR Department),  
City of Helena



### Bob Worthington Group Award

**City of Polson**



**WORKING TOGETHER**  
FOR MONTANA'S MUNICIPALITIES.

PO Box 6669  
Helena, MT 59604-6669



## 2023 WELLNESS PROGRAM

### CONGRATS!

Your city/town made it to at least 80% employee participation, so everyone that got a screening gets an extra \$50!

ALBERTON	BAKER	BELGRADE	BELT	BOZEMAN	BRIDGER	CASCADE	COLUMBUS	EUREKA
FAIRFIELD	FORSYTH	FORT BENTON	HARLEM	HARLOWTON	HAVRE	HOT SPRINGS	JOLIET	KEVIN
LIMA	MALTA	MANHATTAN	PLAINS	POPLAR	RONAN	ROUNDUP	SCOBAY	SHELBY
SUNBURST	SUPERIOR	THREE FORKS	TOWNSEND	TWIN BRIDGES	WHITEFISH	WIBAUX		

### SO CLOSE!

Your city/town didn't make it to 80% employee participation this year, but try again next year!

ANACONDA-DL	BOULDER	BROADUS	CHINOOK	CHOTEAU	COLSTRIP	COLUMBIA FALLS	CONRAD	CULBERTSON
CUT BANK	DEER LODGE	DILLON	DRUMMOND	EAST HELENA	ENNIS	FORT PECK	FROMBERG	GLASGOW
GLENDIVE	HAMILTON	HELENA	KALISPELL	LEWISTOWN	LIBBY	LIVINGSTON	MEDICINE LAKE	MILES CITY
MOORE	NASHUA	PHILIPSBURG	PLENTYWOOD	RED LODGE	SACO	SHERIDAN	SIDNEY	STANFORD
STEVENSVILLE	TERRY	THOMPSON FALLS	VIRGINIA CITY	WEST YELLOWSTONE	WHITE SULPHUR SPRINGS	WHITEHALL	WOLF POINT	

### MMIA Finance Updates:

#### Liability Deductible Recovery Invoicing

We have changed to new accounting software, which has provided opportunities for us to better serve our member owners. We are working towards sending the monthly Liability deductible recovery invoices via email. To ensure proper delivery, please provide us with the contact information for the person(s) you would like to receive this invoice. Contacts currently receiving the invoice should have received an electronic form to update your preferences. If you did not, please contact the finance team.

#### IF YOU HAVE QUESTIONS

contact Kayla Forgey (ext. 140) or JT Linder (ext. 129)  
at (800) 635-3089  
or email [finance@mmia.net](mailto:finance@mmia.net)