

# MONTANA MUNICIPAL INTERLOCAL AUTHORITY

## Foundational Pillars

### Municipal Owned

In 1985, Montana's cities and towns pooled resources to address a need for affordable coverage, creating MMIA. Only Montana cities and towns can participate as member-owners of MMIA's self-funded pools. Member-owners value the benefits of self-ownership including:

- Electing and appointing the MMIA board of directors (BOD) and committees from among themselves.
- Controlling their own destinies rather than being subject to volatile commercial rate and coverage trends.
- Program earnings over established reserves go back to the pools and member-owners.

### Unique Services

Member-owners drive the creation of innovative and flexible solutions to municipal issues.

- Municipal-specific risk management services including training, consultation, and networking.
- A comprehensive approach to coverage and risk management with integrated programs and services.
- Relationships with strategic partners such as the Montana League of Cities and Towns, MSU Local Government Center, the Montana Association of Counties, the Montana Self-Insureds' Association, the Montana Law Enforcement Academy, and many others.

**MMIA**  
MONTANA MUNICIPAL INTERLOCAL AUTHORITY

Member owned. Member driven.

**We are you.**

### Open and Transparent

MMIA operates in an open and transparent environment.

- As an interlocal authority, the MMIA is held to the same public meeting and record laws as cities and towns. This includes public board meetings for rate setting, governance, strategy, coverage, and more.
- Member-owners, claimants, and health plan participants have consistent, open access to MMIA staff, management, and the BOD.
- MMIA strives to ensure member-owners have a clear understanding of their costs and risk exposures, as well as strategies to reduce them.

### Stable and Consistent

MMIA offers member-owners long-term benefits of stability and consistency in rates, coverage, and service.

- Rates - Coverage rates are based on member-owners' experience rather than national trends or events. Each MMIA program maintains actuarially-sound reserves as directed by the BOD.
- Coverage - MMIA programs set coverage at the direction of the BOD. Coverage is tailored to the needs of municipalities.
- Service - A small, dedicated, and highly qualified staff conducts the day-to-day operations of MMIA. Low staff turnover (less than 3%) means long-term relationships with member-owners, claimants, and health plan participants.