

## And a Happy New Year!

As the economy slowed, use of medical care sped up and Montana Chamber Choices provided more services to more covered lives than ever before—and we are proud that our small business insurance program provided quality coverage for over 15,000 Montanans in 2009.

Looking ahead for 2010, Montana Chamber Choices is extremely pleased that despite continued, uncontrolled sky-rocketing prices of medical care, we negotiated a renewal rate that continues our tradition of keeping an average single-digit increase over the history of the program.

Although the increase this year was not a single-digit we note that several mandated, regulated changes will increase the cost of Montana Chamber Choices by \$1 million through involuntary premium increases and the costs of these 3 new laws will be paid 100% by small businesses in 2010.

The \$1 million of mandates include:

**Diabetic Education**—the \$250 benefit max will be paid at 100% of the allowable fee. Once that max is met, claims will process under regular medical benefits, subject to deductible and/or co-insurance.

**Autism**—all plans will now include coverage for diagnosis and treatment of Autistic Disorder, Asperger's Disorder and Pervasive Developmental Disorder. A benefit limit of \$50,000 annually for covered children 0-8 years of age and a benefit limit of \$20,000 annually for children 9-18 years of age.

**Mental Health and Chemical Dependency Benefits**—Day and dollar limits have been removed. All covered services will process under the regular medical benefits and medical annual and lifetime maximums will apply.

Fortunately, Montana Chamber Choices added a new High Deductible Health Plan with a Health Savings Account (HDHP w/ HSA) this year. The program will continue to offer 11 different plan options for small businesses and is strengthened by the new HSA plan which now provides 3 plan choices for sole proprietors.

- **NEW plan HDHP with HSA 50/50 coinsurance**— Developed for businesses struggling in the economic downturn or for those looking to get insurance for the first time, this plan is a “first base” and the only plan that does not have the \$300 wellness benefit, \$1000 colonoscopy screen or the \$100 preventive dental exam\*.

Montana Chamber Choices maintained all of the preventive and wellness benefits this year on all plans (except 3 items in the new plan\*) including:

- “Healthy Wonders” Maternity Management Program, free to all members
- Life Insurance Policy of \$5,000 and \$5,000 AD&D benefit for every enrolled member
- 24/7 Employee Assistance Program (EAP)
- Identity theft protection resources
- Online living will preparation services
- Increased chiropractic benefit
- \$300 wellness benefit\*
- \$100 preventive annual dental exam\*
- \$1,000 colonoscopy preventive screen, no age restrictions\*

The Montana Chamber Choices Trust is pleased that, over six years, the program has grown and stabilized rates and the Trust credits the progressive benefit structure with keeping the costs down for the majority of employers.

“Although some groups will see an age-rate bump or an experience adjustment, the majority of businesses will benefit from a lower double-digit increase in 2010. If Montana Chamber Choices was built differently, all businesses would be paying more this year and in years past,” said Russ Spika, CPA and Chair of the Trust.

Montana Chamber Choices is poised for growth in the New Year with plans to keep all of the 300 groups that joined in 2009, strong support from 60+ health insurance agents and positive responses from groups about the rates and 2010 benefit choices.

**For more about Montana Chamber Choices visit: [chamberchoices.com](http://chamberchoices.com)**