

The Headache we call "Healthcare"....

By Erica Potts

As I reflect on the last healthcare article provided for the newsletter I sit here thinking that the repeal and replace of Obamacare has pretty much gone done in flames at this point. Little progress has been made regarding the future of our healthcare system.

The subject of healthcare has been on everyone's mind, but ultimately how the changes to the program affects each one and every one of us depends on the actions of Congress and the White House and we all know that system takes time. However on a more local level, recently the three private health insurers selling on the Marketplace announced their plans to raise rates for 2018. The size of the increase for each depends on the actions of Washington, for example, The Montana Health Coop and PacificSource have filed a 4% and a 7.4% while Blue Cross and Blue Shield of Montana has filed for an average increase of 23% for its individual policies. BCBAMT is taking into account the ACA will abolish both the mandate that all must have coverage and the cost sharing reductions which is widely known as "the subsidy".

...Now you might be asking yourself....what if those elements of the ACA stay in place for 2018 will BCBSMT drop that 23% to a more realistic increase...? The answer is "Yes". All three of Montana's carriers have stated that if future actions by Congress and the Trump White House don't fit their assumptions, they would refile for different rates, to reflect the changes.

On a more positive note...

BCBSMT has recently announced that they have added Life Flight Network as a contracted provider. This will enhance the statewide in-network air ambulance coverage and reduce the chances of excessive costs of a balance bill from an out-of-network provider. Through negotiations with BCBSMT, Life Flight Network will bring its helicopter service to Bozeman for the first time.

Also, PacificSource reached an agreement with REACH Air Medical Services to partner with and to provide air ambulance services in-network for PacificSource members in Montana. With the addition of REACH, PacificSource now offers its medical plan members 100 percent access to air ambulance providers in Montana. **REACH** has been in operations for 30 years and currently maintains dozens of medically equipped helicopters, airplanes and ground ambulances spanning seven states including Montana and Wyoming.