



Montana Association of Counties

Health Care Trust

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www.mtcounties.org/hct

August 10, 2022

Ravalli County Commissioners
205 Bedford Street
Hamilton, MT 59840

Re: January 1, 2023, Renewal

Dear Ravalli County Commissioners,

The Montana Association of Counties Health Care Trust (MACo HCT) is preparing final renewal rates for member groups renewing on January 1, 2023. Your MACo HCT Account Executive will be meeting with you in the next few weeks. Renewal rates are based primarily on overall MACo HCT claims experience and fixed costs with minor adjustments for each member group's own performance relative to the MACo HCT average.

The loss of a member group in the MACo HCT may impact the overall stability of the entire pool potentially requiring an adjustment. Therefore, the MACo HCT Declaration of Trust requires each member group to commit to an initial three-years of participation in the Trust. After the initial commitment, a member group renews annually. If the member group wishes to withdraw from the Trust as of December 31, they must send written notice to MACo HCT *no later than September 1, 2022*. A member group that does not provide written notice of withdrawal by September 1st shall be deemed to have renewed for the upcoming plan year.

The advance notice of withdrawal will also permit member groups to comply with the Federal Affordable Care Act mandate requiring employers to provide employees with a 60-day advance notice of a change in health benefits.

If you intend to renew with MACo HCT, open enrollment will begin on October 1st. This is the annual opportunity for employees and eligible elected officials to make coverage changes, such as adding or dropping dependents or changing benefit plan elections.

If you have any questions, please do not hesitate to contact the MACo HCT Administration Office at 406-443-8102, Pam Walling at 406-366-6893, or Sandra Marks at 406-442-7162. We are happy to assist.

Sincerely,

Joanne Romasko

Joanne Romasko, RHIA, CHDA
MACo HCT Administrator

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AUG 16 2022

Ravalli County Commissioners

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