



# Montana Association of Counties

*Health Care Trust*

2717 SKYWAY DRIVE, SUITE D, HELENA, MT 59602  
(406) 443-8102 (toll free) 866-669-6428 Fax (406) 443-8103  
www.macoht.com

**RECEIVED**

SEP 03 2019

Ravalli County Commissioners

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August 29, 2019

Ravalli County Commissioners  
215 S. 4<sup>th</sup> Street  
Hamilton, MT 59840

Re: January 2020 Preliminary Renewal Rates

Dear Ravalli County Commissioners,

On August 29, 2019, the MACo Health Care Trust Board of Trustees approved preliminary renewal rate projections for member groups renewing on January 1, 2020.

Renewal rates are based primarily on the overall MACoHCT claim experience and fixed costs, with minor adjustments for each member group's own performance relative to the MACoHCT average. Final renewal rate adjustments will be released by October 1, 2019, but this preliminary announcement is designed to give our member group an estimate for planning purposes. Additional claim experience will be included in the final renewal rate adjustments, which could impact this preliminary renewal rate projection by +/-3%.

The MACoHCT anticipates a premium rate change of +3.0 for Ravalli County's medical plans for the 2020 plan year. A rate change of 0% for the dental plan and +5.8% for vision plan is projected for the 2020 plan year.

The release of final renewal rate adjustments by October 1, 2019 will provide Ravalli County with sufficient time to execute renewal paper work and select employee benefits options for the up-coming plan year prior to Open Enrollment. Open Enrollment for Ravalli County will be from October 1<sup>st</sup> to December 15<sup>th</sup>. This time period is the annual opportunity for employees and eligible elected officials to make coverage changes, such as adding or dropping dependents or change benefit plan elections.

If you have any questions, please don't hesitate to contact the MACoHCT Administration office at 866-669-6428 or Shelley Murphy at 406-422-7162. We are happy to review the MACoHCT Declaration of Trust requirements or review alternative benefit plan options for the upcoming plan year.

Sincerely,

A handwritten signature in blue ink, appearing to read "Jason Rittal".

Jason Rittal  
Deputy Director

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COMMUNICATIONS COMMISSIONERS

FEB 03 2018

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