

# Is Dealing with Multiple Insurance Bills & Carriers Weighing your HR Person Down? Let HealthServe Help You!

Why put up with the time-consuming hassle of dealing with multiple insurance carriers and benefit bills when you can combine them all through one efficient organization?

## HealthServe Provides a Full Range of Benefits Administration Including:

- Benefit Education
- Billing
- COBRA
- Communication
- Materials and Mailings
- Consolidated Billing
- Eligibility
- Enrollment Services
- Financial Reporting
- HIPPA
- Wellness Programs

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HealthServe is a subsidiary of the Montana Bankers Association, specializing in providing member benefits and services to associations and employer.



MONTANA  
BANKERS  
ASSOCIATION



HEALTHSERVE

**Across a two-state area, approximately 700 employers and 10,000 employee lives are serviced by HealthServe, with over \$77 million in annual premium being collected and distributed.**

#### Associations

Montana Building Industry Association Group Benefits Trust  
Montana Dental Association Group Benefits Trust  
Montana Food Distributors Association Group Benefits Plan  
Montana Nonprofit Association Group Benefits Trust  
Montana Schools Health & Welfare Plan  
State Bankers Association Group Benefits Trust  
State Bar of Montana Group Benefits Trust  
Montana Automobile Dealers Association

#### Employers

Cardinal Distributing  
Career Training Institute  
Garlington, Lohn & Robinson, PLLP  
Hi-Noon Petroleum  
Morrison-Maierle, Inc.  
Printing 4 Less  
Shipton's Big R  
Western States Insurance  
WGM Group, Inc.  
Yellowstone Club

## Two of our most utilized services include:

### Consolidated Billing Service

It is important for an employer to provide an array of benefits in order to attract and retain quality employees, BUT one of the most time-consuming duties a Payroll or Human Resources Specialist has is to balance and pay these separate bills to multiple carriers.

HealthServe can help groups manage the numerous bills from multiple carriers by consolidating the charges onto one monthly billing statement. This monthly billing statement will reflect all of the products and charges per employee and/or dependent on one simple easy to use format.

The cost to an employer for this service is dependent upon the size of the employer. An Administrative Services Agreement will be required to be signed between HealthServe and the employer before the Combined Billing Service begins.

### COBRA Administration

Employers who are looking to ease the HR pain of COBRA administration can find a solution by outsourcing its COBRA administration duties to HealthServe. HealthServe consults with attorneys and consultants to help develop the forms and processes by which it administers COBRA. HealthServe staff research the COBRA laws and continually update forms and practices based upon new law changes and/or processes.

[What Services are Provided?](#) HealthServe will provide a full range of COBRA administration duties including providing new employees/dependents an Initial COBRA Notice, providing terminated employees/dependents a Notice of Right to Continued Coverage and an Election Form for Continued Coverage. HealthServe will also provide billing services to those individuals who elect COBRA coverage at a cost of 102% of regular premium (100% to be sent to carrier and 2% to be kept by HealthServe for administration fee purposes).

The cost to an employer for this service is dependent upon the size of the employer. An Administrative Services Agreement will be required to be signed between HealthServe and the employer before COBRA administration duties begin.



### Association Services

#### Benefits Administration Including:

- Benefit Education
  - Billing
  - COBRA
- Communication Materials and Mailings
  - Consolidated Billing Eligibility
- Enrollment Services Financial Reporting
  - HIPPA
  - Wellness Programs

