

Third-Party Premium Payments

The BCBSMT Medical Provider Manual has been updated to include the following language in Chapter 13, Page 12:

Premium Payments for Individual Qualified Health Plans (QHP) on the Health Insurance Exchange (HIE)

Scope

This policy applies to the following network:

 Montana HealthLink (PPO) – includes HealthLink PPO network with the traditional provider network wrapped around it for BlueCard purposes

Purpose

The purpose of this policy is to document that the premium payments for individual QHP are a personal expense to be paid for directly by individual and family plan subscribers.

Policy

In compliance with Federal guidance, Blue Cross and Blue Shield of Montana will accept third-party payment for premium directly from the following entities:

(1) the Ryan White HIV/AIDS Program under title XXVI of the Public Health Service Act; (2) Indian tribes, tribal organizations or urban Indian organizations; and (3) state and federal Government programs.

BCBSMT may choose, in its sole discretion, to allow payments from not-for-profit foundations, provided those foundations meet nondiscrimination requirements and pay premiums for the full policy year for each of the Covered Persons at issue. Except as otherwise provided above, third-party entities, including hospitals and other health care providers, shall not pay BCBSMT directly for any or all of an enrollee's premium.

Information about accessing the BCBSMT Medical Provider Manual is available at https://www.bcbsmt.com/Pages/provmanuals.