



WORKING TOGETHER FOR MONTANA'S MUNICIPALITIES.

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MMIA: 40 YEARS OF SERVING MEMBER-OWNERS

A lot has changed since MMIA was officially called to order in **1986**, from MMIA's name to the price of gas, the cost of groceries, and of course, fashion (hi neon colors, bulky shoulder pads, and denim jackets). However, through it all, one thing has remained constant: **MMIA's commitment to its member-owners**. For four decades, MMIA has provided **quality, cost-effective, self-funded coverage** for Montana's cities and towns, serving as a trusted partner and reliable resource along the way. Throughout the year, we'll be sharing a series of reflections that look back at our history, highlighting key milestones, accomplishments, and moments that shaped MMIA into what it is today. As we celebrate how far we've come, we're also looking ahead with gratitude and excitement for the opportunity to continue serving our member-owners well into the future.



PLAN DESIGN UPDATES AND OPEN ENROLLMENT

MMIA Employee Benefits (EB) is not a stranger to the pressures of cost containment for rate stability. Like many other organizations, we are continually seeking innovative ways to reduce claim cost and minimize premium increases wherever possible.

First and foremost, MMIA EB's responsibility is to ensure we provide the most comprehensive and helpful coverage for our member-owners. Anything we can do within those parameters to reduce claim cost and further stabilize monthly premium rates will be explored thoroughly.

This past fall, the MMIA Board of Directors approved moderate plan design changes for this Open Enrollment cycle as an additional lever to further reduce the premium rate increase this year. Please see the chart below for future coverage options as of July 1.

Some updates are because of IRS-mandated increases, others are aimed to continue providing coverage commensurate with the marketplace. Plus, the premium rate increase for the upcoming plan year was reduced for the plans affected because of these updates. The addition of the new Pintler plan provides a lower premium standard plan alternative option.

Open Enrollment spans from May 15 to June 15 (some cities or towns may institute an earlier deadline) and it is the opportunity for individual employees to make changes to their selections and enrollment level. Employees can add/drop dependents, add/drop coverage such as dental, vision or life, (as offered by the city/town) and change from one medical plan to another.

The Open Enrollment form can be found at mmiaeb.net/open-enrollment-form and approved changes will be effective July 1, 2026.

UPDATES July 1, 2026	BRIDGER	MADISON	PINTLER	HDHP
Annual Deductible Individual/Family	\$750 / \$1,500	\$1,000 / \$2,000	\$2,000 / \$4,000	\$3,500 / \$7,000
Benefit Percentage*	80%	70%	70%	80%
Annual Out-of-Pocket Maximum Individual/Family	\$2,500 / \$5,000	\$4,000 / \$8,000	\$5,000 / \$10,000	\$7,000 / \$14,000

*Benefit Percentage is for all MT participating providers and non-MT Cigna in-network providers.

The MMIA EB staff is happy to visit (either in person or virtually) with any city/town during Open Enrollment to discuss coverage options and answer any questions.

MMIA Employee Benefits – 800-635-3089 option 4

RELIABLE LEGAL SUPPORT FOR MONTANA'S COMMUNITIES



Montana League of Cities and Towns helps connect municipal members with trusted legal support, whether for long-term needs or one-time issues. Using a Request for Qualifications process, the League has identified experienced legal counsel across Montana to support communities with efficient, dependable service.

HOW THE LEAGUE SUPPORTS MEMBERS

The League has identified experienced legal counsel capable of assisting with a wide range of municipal needs, including:

- **Governance:** General counsel services, meeting attendance (in-person or virtual), and ethics and conflict-of-interest compliance
- **Documentation:** Drafting and reviewing ordinances, resolutions, contracts, and agreements
- **Regulatory Compliance:** Guidance on public records, open meeting laws, and political advocacy regulations
- **Land Use:** Planning, zoning, subdivision review, and code enforcement
- **Labor & Litigation:** Employment law, collective bargaining, and representation in criminal, civil, or appellate matters
- **Finance & Risk:** Risk management, liability assessment, and real estate or bond transactions



HOW THE PROCESS WORKS

Getting started is simple. After a municipality submits an intake form, the League facilitates the matching process:

- **Identify Needs:** The municipality outlines its legal issue, current attorney status, and estimated budget
- **Receive Matches:** The League provides one to three qualified attorneys or firms based on experience, location, and cost
- **Select Counsel:** The municipality independently chooses whether to engage one of the recommended providers or pursue other options

WHAT TO EXPECT AFTER MATCHING

The League aims to provide match recommendations within five business days. From there:

- **Review Options:** Each match is carefully selected to align with the municipality's specific needs
- **Engage Directly:** Municipalities work directly with the attorney or firm of their choice
- **Negotiate Terms:** Agreements are flexible and tailored to each community's situation
- **No Obligation:** This service is a benefit of League membership, with no requirement to use or select any recommended provider

This streamlined approach is designed to save time and help Montana communities quickly connect with qualified legal expertise when it's needed most. An intake form may be submitted by scanning this QR code or visiting www.mtleague.org/resources/legal-services.

For questions, email legalhelp@mtleague.org.



PROBABLE CAUSE TRAINING FOR SUPERVISORS

An employee arrives at work and you, as the supervisor, can see something is not right with the employee. Are they under the influence of drugs, alcohol, or both? Can you direct them to submit to drug and alcohol testing? What are the risks for you and the city/town if you fail to act in these situations?



These questions and others are answered in MMIA's Probable Cause Training for Supervisors. To be compliant with federal drug and alcohol testing requirements, supervisors must complete Probable Cause training before they can require an employee to submit to a drug or alcohol test based on their suspicions. Federal requirements mandate that supervisors attend one hour of training for alcohol recognition and one hour for drug recognition.

Having an employee at work under the influence of alcohol and/or drugs creates enormous risk for a city or town. Drug and alcohol abuse contributes to 65% of on-the-job accidents. Similarly, 10-20% of employees who die at work have a positive test for alcohol or drugs. Approximately 47% of workplace accidents that result in serious injury involve drugs or alcohol. Ensuring employee safety, as well as the safety of citizens, should be a high priority for all supervisors.

MMIA has recently developed Probable Cause training to provide supervisors with the information they need to comply with the drug and alcohol probable cause testing requirements. This training will give supervisors the information necessary to help them identify employees who might be under the influence of alcohol and/or drugs through indicators of impairment and identification of drug and alcohol paraphernalia. MMIA staff can come to your city or town and conduct this training in person so that supervisors have the opportunity to ask questions and get clarification for the information that is presented. Additionally, MMIA tailors each training to address specific policy requirements for each city/town to help supervisors understand the requirements of their policies.

Like many other training opportunities provided by MMIA, there is no cost for this training. It is a service MMIA provides to its member-owners.

For questions or requests contact riskmgmt@mmia.net or 800-635-3089 option 0

WORKERS' COMPENSATION WIND-DOWN REMINDER



As MMIA's Workers' Compensation Wind-Down process continues, we want to remind member-owners that all those currently covered by MMIA will need to secure new workers' compensation coverage effective **July 1, 2026**. Member-owners should have received their 10-year loss runs, which are intended to support the quoting process with a commercial carrier. A number of wind-down resources have been created and are available on MMIA's Workers' Compensation Wind-Down webpage <https://mmia.net/workers-compensation-wind-down>.

If you have questions about the wind-down process or next steps, please contact **Amanda Clark, Interim CEO**, or **Brit Laughery, Chief Operating Officer**, at **800-635-3089**

WELCOME PRISCILLA ELLIS TO THE TEAM



Priscilla attended Montana State University and earned her bachelor's degree in Business Marketing with a minor in International Business. Priscilla worked at MMIA over a decade ago, and since then has worked a few jobs, including being self-employed for a number of years, and is now back as a Member Relations Strategist. In her free time, Priscilla can be found on the trails, at live music, or driving her children to one of their sporting events.

SUCCESSFUL WATER SHUTOFFS

Montana is known for its cold and unpredictable weather during the winter and spring months, and even during other seasons depending on the year. This weather brings temperatures that reach well below 0 and brings 65-degree days in the middle of January, leaving a challenging task to keep up with the pattern of what Mother Nature will do.

Over the past several years during winter and the transition to spring, there has been a pattern noticed by MMIA. We have seen an uptick in claims for property damage stemming from allegations that the cities and towns did not “successfully” turn off the water to properties, which is most commonly done at the water service curb stop valve.

This article is going to briefly discuss the use of the curb stop box and how cities and towns can better protect themselves from potential liability of private property damage.

Whether a property is subject to water shut off due to lack of payment, vacant and not being utilized or the owners/occupants are what we refer to as Snowbirds, municipalities commonly receive requests to have water to a particular property shut off for colder months. This is usually done by a representative of the municipality arriving on site to the location that your resident requested the shutoff and turning off the water source at the curb stop valve.



No matter the reason for the water being shut off at the curb stop valve, property owners will often not provide heat to the home when they believe the water supply has been terminated. This leads to any water remaining in the service line and internal plumbing lines to freeze and expand. As the weather warms up and the water thaws, any leaks or breaks that occurred are exposed, commonly resulting in extensive property damage due to the fact the property has no active occupants, and the issue goes on unnoticed for some time. Following these types of incidents, it is becoming a trend that the blame is pointed at the municipality who had turned off the water at the curb stop valve and were unsuccessful in doing so.



Curb stop valves are typically located 6 ft or more underground and the process of turning the valve off does not allow a municipal employee to confirm its success. Curb stop valves, like all mechanical pieces of equipment, at times may have issues that affect if they are operating correctly. Although the municipal employee may have been able to successfully gain access and turn the valve to the off position, there are times that the curb stop valve is not operating as it should, therefore the water supply remains active.

Municipalities cannot control what a private property owner does to protect their property following a water shut-off request or shut off due to lack of payment. For this reason, MMIA strongly encourages members to transfer its risk when terminating or activating water service back to the property owner.

Here are a few steps a municipality can take to manage risk when it comes to shutting off or activating water supply to a private property:

1. Accurate record keeping: If it's not documented it did not happen. Have a designated water shut off request/lack of payment form that is filled out by municipal employees that includes the name of who is making the request, requesters contact information, location address, the date and time the task was completed, if the task was a voluntary request or involuntary, and note any representative of the property on site while the shutoff was being performed. MMIA has draft forms available to its members to assist you in managing and documenting water service activation/termination requests.
2. Require a representative of the home to be on site and present during the task, to verify completion, whether it would be to shut off or turn on the water supply to the property.
3. Follow up in writing: Send the account holder a written notice that the task has been completed, and it is their responsibility to confirm the water supply termination or activation to their property has been successfully completed.



Written confirmation giving notice of date of the transaction transfers liability risk associated with a termination or activation from the municipality back to the property owner.

MMIA has seen more recently an uptick in water damage claims associated with failure to properly terminate and/or activate water service. You can expect the property owner will never take responsibility for these types of losses. Instead, the property owner will always blame the municipality, arguing the loss would not have occurred or at the very least damage would have been limited had the municipality fully terminated or activated service.

It is critical for your municipality to be responsive in providing water service to your residents. Establishing the outlined best practices will not only help you to be responsive to your residents but will also reduce the likelihood of receiving water damage complaints associated with a water service activation/termination.



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- June 1st | Drummond
- June 2nd | Polson
- June 10th | Helena
- June 11th | Ennis
- June 16th | Wolf Point
- June 17th | Havre
- June 18th | Great Falls
- July 8th | Miles City
- July 9th | Columbus

LEARN MORE AND REGISTER TODAY!

➤ mmia.net/events/2026-municipal-summits

