

Merged Market Broker Training Plan Year 2026

October 2025

Agenda

Topic	Time	Presenter
Opening & Annual Highlights	10 min.	Heather Bouffard, VP of Marketing/Comm/BD/Prod. TJ McLeod, Small Group Benefit Consultant
2026 Portfolio & Benefits	20 min.	Nancy Connelly, Director of Product Development
Network Updates	15 min.	Andrew Goodman, Director of Provider Experience
Pharmacy & Med Management	20 min.	Jennifer Cyr, Director of Pharmacy
Administrative-Regulatory	15 min.	TJ McLeod, Small Group Benefit Consultant
Resources and Advertising Campaign	10 min.	Heather Bouffard, VP of Marketing/Comm/BD/Prod.

Opening & Annual Highlights

Heather Bouffard, VP of Marketing/Comm/BD/Product
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TJ McLeod, Small Group Benefit Consultant
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About Community Health Options

Who we are

A nonprofit healthcare insurer that was founded in Maine to provide health coverage for the people of Maine.

What we do

We strive to expand access to care and give Mainers the personalized service they deserve to help them use their plan benefits.



[2024 Annual Report | Community Health Options](#)

Points of Pride

In 2024, we received **85,310** calls, spending more than **11,670** hours supporting **31,592** Members across Maine and beyond.



Answering the call

98% of surveyed callers got the answers they needed, quickly and clearly.



Treating Members with respect

99% of surveyed callers said they were treated with courtesy and respect.



Quick and efficient claims processing

Paid 415,000 claims totaling \$193.8 million, with an average turnaround time of just three days.



Trusted by employers

92% of employers renewed their commitment with us for another year.

Portfolio-Benefits-Materials

Nancy Connelly, Director of Product Development -
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2026 Clear Choice Plan Design

Clear Choice Plan Design 2026											
Benefits	Catastrophic	Bronze \$6,300 HSA	Bronze \$8,000 HSA	Bronze \$7,500	Off Exchange **Silver \$4,000 HSA	Silver \$4,000	Silver \$5,000	Off Exchange **Silver \$4,500 HSA	Gold \$1,500	Gold \$2,500	Platinum
Estimated AV Value	N/A	63.55%	63.11%	64.98%	70.71%	71.57%	71.09%	69.87%	81.13%	79.35 - 80.72%	89.55%
Deductible	\$10,150	\$6,300	\$8,000	\$7,500	\$4,000	\$4,000	\$5,000	\$4,500	\$1,500	\$2,500	\$500
Maximum OOP	\$10,150	\$8,000	\$8,000	\$10,000	\$7,000	\$8,500	\$8,500	\$7,000	\$5,000	\$6,000	\$3,000
Coinsurance	0%			50%		30%	30%		30%	30%	20%
PCP and Behavioral Health Office Visits*	\$50 for 2nd & 3rd visits then deductible			\$45		\$40	\$40		\$25	\$20	\$20
Chiropractic Services, Rehabilitative Occupational, Physical and Speech Therapy				\$45		\$40	\$40		\$30	\$30	\$30
Specialist Visit				\$80		\$60	\$60		\$50	\$50	\$40
Free Standing Urgent Care				\$60		\$40	\$40		\$40	\$40	\$25
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)					20% Coins. After Ded.						
Outpatient Surgery and Physician/Surgical Services											
Inpatient Hospital Services and ER											
Inpatient Physician, Rehabilitation and Surgical Services											
Ambulance											
All other benefits											
RX - Tier 2/3 Generic				\$30	\$25	\$25	\$25		\$25	\$10 / \$25	\$0
RX - Tier 4 Preferred Brand				\$50	\$50	\$50	\$50		\$50	\$50	\$15
RX - Tier 5 NonPreferred				\$100	\$100	\$100	30%		\$80	30% up to \$300	\$80
RX - Tier 6 Specialty				\$250	\$250	\$250	50%		\$250	50% up to \$600	\$250
Preventive Medical Benefits and RX		0%									
Pediatric Dental - Preventive & Diagnostic		0%									
Pediatric Dental - Restorative & Basic Services	0% Coins. After Ded.	20% Coin. After Ded.	0% Coin. After Ded.	20% Coin. After Ded.		20% Coin. After Ded.					
Pediatric Dental - Major Services & Medically Necessary Orthodontics	0% Coins. After Ded.	50% Coin. After Ded.	0% Coin. After Ded.	50% Coin. After Ded.		50% Coin. After Ded.					

BOI eliminated 1 Plan (Bronze 9200)

* 1st PCP and Behavioral Health Office Visit have \$0 copay, subsequent visits have copay before deductible except HSA plans

Before deductible

**Silver \$4,000 HSA and Silver \$4,500 HSA only off-Marketplace

As of 2/28/2025

[Final Clear Choice Plan Design Chart 2026 \(PDF\)](#)

Portfolio Overview for 2026

The Ind/SG Portfolio for 2026 has a total of 35 plans.

21 On/Off Exchange

- 12 PPO
 - 2 National
 - None HSA compatible
 - 9 Regional
 - 2 HSA compatible for individuals
 - 2 HSA compatible individuals and small group
- 1 HMO (Catastrophic)
 - Regional
 - HSA compatible for individuals
- 8 HMO Tiered
 - All Regional
 - 3 HSA compatible for individuals
 - 2 Offered in Regions 1,2 and 3 only
 - 2 Offered in Regions 4 and 5 only

14 Off Marketplace Only for Small Groups and Individuals

- 8 PPO
 - 6 National
 - 1 HSA compatible for individuals and Small Group
 - 2 Regional
 - 1 HSA compatible for individuals and Small Group
- 1 HMO
 - National
 - Not HSA compatible
- 5 HMO Tiered
 - All Regional
 - 1 HSA compatible for individuals and Small Group

Portfolio Plan Types

Network Providers

- All plans offer in-network coverage through our Community Health Options network, covering Maine, New Hampshire, and many Centers of Excellence in New England.

HMO PLANS

- HMO Tiered plans offer access to high-quality preferred providers at lower costs.
- HMO National plans provide national in-network coverage through our national wrap network, which can be accessed from the Provider Directory.

PPO PLANS

- All PPO plans include out-of-network coverage at a higher cost.
- PPO National plans also feature national in-network coverage through our national wrap network, which can be accessed from the Provider Directory.

Plan Benefits

OVERVIEW OF OUR NETWORK OPTIONS

SERVICE	HMO TIERED NE	HMO NATIONAL	PPO NE	PPO NATIONAL
Robust ME and NH coverage, including 100% of hospitals in ME and most in NH	✓	✓	✓	✓
Many Centers of Excellence in New England	✓	✓	✓	✓
In-network national coverage through our national wrap network	✗	✓	✗	✓
Lower copays or coinsurance at preferred providers**	✓	✗	✗	✗
Out-of-network coverage*	✗	✗	✓	✓
Virtual care for urgent care, PCP and behavioral health visits	✓	✓	✓	✓
Express Scripts® retail pharmacy and mail order	✓	✓	✓	✓

✓ = Included in Network

✗ = Not included in Network

*All Large Group plans include out-of-country emergency coverage. Please see plan docs for more information.

**Starting in 2026, Northern Light providers and facilities are in the preferred tier along with many others.

North Star HMO Tiered NE Plans

Rating Areas 4 and 5

North Star HMO Tiered NE plans offer special savings on select services with coinsurance after deductible in ***Penobscot, Piscataquis, Somerset, Hancock, Aroostook and Washington counties***. All Northern Light Health providers are preferred.

North Star Bronze \$7500 HMO Tiered NE on/off only available in Regions 4 and 5.

- Cross-walked 7500 HMO NE Members into this plan, since the HMO version was closed
- Cross-walked Healthy Maine \$8,000 HMO Tiered NE rating areas 4 and 5 since Healthy Maine was closed

North Star Silver \$5,000 HMO Tiered NE on/off only available in rating areas 4 and 5

- Cross-walked existing members in rating areas 4 and 5 from the \$4200 HMO NE plan, which was closed.

These plans will not appear when using a quoting tool for individuals or small groups in Regions 1, 2, 3

- In the Individual market, the subscriber's zip code must be within Regions 4 or 5.
- In the Small Group market, if the group's zip code is in Regions 4 or 5, the plans will be available to all members of the group (even members living in Regions 1, 2 and 3).

Unique Plans by Rating Areas 1, 2, 3

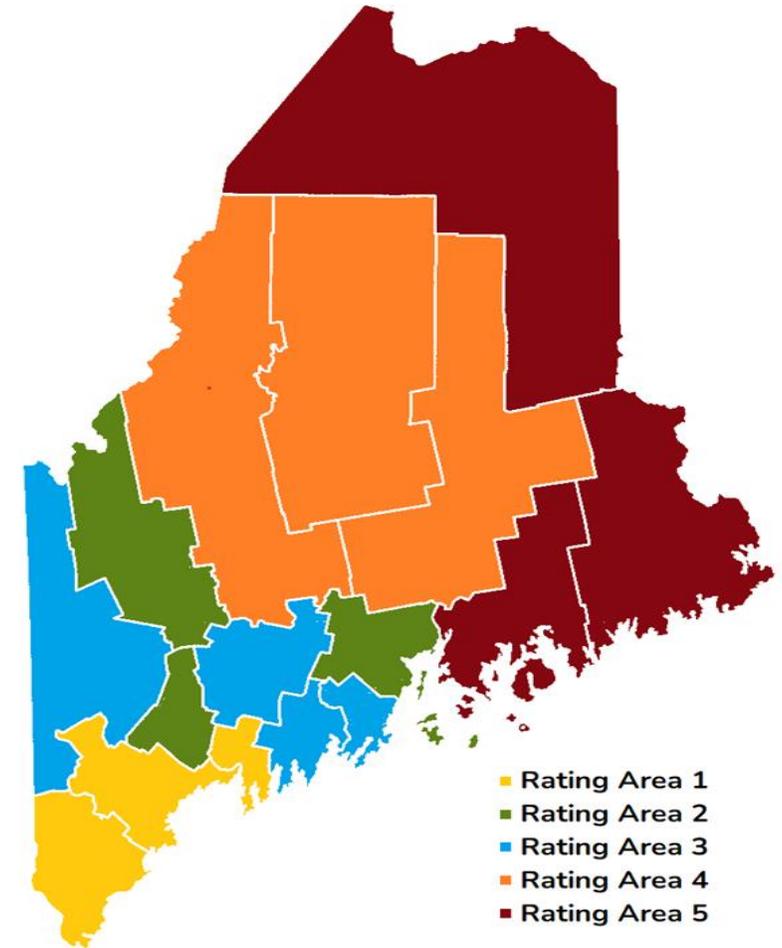
Plans include a lower copay for free-standing urgent care facilities and a lower PCP site of service copay Firefly Health Virtual PCP

Two Plans are Available in Rating Areas 1, 2 and 3 Only

- **\$7500 Bronze HMO Tiered NE on/off** only available in Regions 1,2, and 3.
- **\$5000 Silver HMO Tiered NE on/off** only available in rating areas 1, 2, and 3.
- **These plans will not surface when using a quoting tool for an individual or small group in Regions 4 and 5.**
 - In the Individual market, these plans will only be available to quote if the subscriber's zip code is within Regions 1, 2, or 3.
 - In the Small Group market, if the group's zip code is in Regions 1, 2, or 3, the plans will be available to all members of the group (even members living in Regions 4 or 5).

Rating Areas by County

Rating Area	County
1	Cumberland, Sagadahoc, York
2	Kennebec, Knox, Lincoln, Oxford
3	Androscoggin, Franklin, Waldo
4	Penobscot, Piscataquis, Somerset
5	Aroostook, Hancock, Washington



Plans Added

Newly Created Plans 2026

Health Options Clear Choice North Star Bronze \$7500 HMO Tiered NE	Regional plans built on Northern Light Health relationship
Health Options Clear Choice North Star Silver \$5000 HMO Tiered NE	
Health Options Silver \$5800 HMO Tiered NE	Competitive gap- creates a higher deductible Silver plan
Health Options Silver \$5800 HMO Tiered NE Dental Off MP	
Health Options Silver \$5800 PPO NE Dental Off MP	
Health Options Silver \$5800 PPO National Dental Off MP	
Health Options Clear Choice Gold \$2500 HMO Tiered NE	Competitive gap-tiered Gold plan

Plans Eliminated for 2026

- Closed **6** non-tiered HMOs and cross-walked members into similar HMO Tiered plans.
- **3** plans closed due to BOI closures
- Closed **7** plans due to low membership, most have a similar plan to crosswalk members into
- Healthy Maine \$8,000 plans were converted to Bronze Essential \$8500

2026 Closed Plans	Close Reason
Health Options Clear Choice Silver \$3500 HSA PPO NE Dental Off MP	Low membership, similar plan available
Health Options Clear Choice Bronze \$9200 PPO National Dental Off MP	BOI closing plan
Health Options Clear Choice Gold \$2500 PPO National Dental	Low membership, similar plan available
Health Options Clear Choice Silver \$3500 HMO NE	HMOs rolling into HMO Tiered
Health Options Clear Choice Silver \$3500 HMO NE Dental	HMOs rolling into HMO Tiered
Health Options Clear Choice Silver \$4200 HMO NE	HMOs rolling into HMO Tiered
Health Options Clear Choice Bronze \$7500 HMO NE	HMOs rolling into HMO Tiered
Health Options Bronze \$8000 Healthy Maine HMO NE	HMOs rolling into HMO Tiered
Health Options Clear Choice Bronze \$9200 HMO NE	BOI closing plan
Health Options Clear Choice Bronze \$9200 PPO NE	BOI closing plan
Health Options Clear Choice Bronze \$7200 HSA Plus PPO National Dental Off MP	Low membership, similar plan available
Health Options Clear Choice Bronze \$7500 PPO NE Dental	Low membership, similar plan available
Health Options Clear Choice Bronze \$7500 PPO National Dental Off MP	Low membership, similar plan available
Health Options Clear Choice Silver \$3500 PPO NE Dental	Low membership, similar plan available
Health Options Bronze \$8000 Healthy Maine HMO National Off MP	Low membership

Merged Market Benefit Changes



- **NEW Advanced Imaging** site of service copays at specified locations on all non-HSA **off-marketplace only (Small Group)** gold plans of \$250 and \$350 on Silver plans. Copay after deductible on HSA plans. [Location Link](#)
- Changed **PT/OT/ST/Chiro/Osteo copay** to office-based settings only, coinsurance after deductible at all other settings
- **NEW! \$0 cost virtual urgent care** visits via Amwell for **HSA plans** with no deductible. Now, all Large Group plans have a \$0 benefit for virtual urgent care
- **NEW!** Introduced **North Star HMO Tiered NE** plans for rating areas 4 & 5, with savings available on select services with coinsurance after deductible
- **NEW!** All Northern Light Health **inpatient** and **outpatient** services are preferred on tiered plans
- **NEW!** All marketplace Bronze plans are eligible high-deductible health plans for HSAs

2026 Claims Processing Adjustments

Claims processing adjustments are in line with standard practice, assistance in managing expenses, and/or enhancing Member experience.

- Copays for **urgent care** will cover evaluation/management and facility charges only. All other ancillary services will fall to standard cost-share (generally coinsurance after deductible or another additional applicable copay).
- Ancillary or additional services provided during a PT/OT/ST/Chiro or Osteo visit, such as X-ray or labs, will not be covered by the office copay and will fall to the applicable cost-share for that additional service.
- **12 annual visit limit** for acupuncture will apply regardless of where it is performed (including PCP or PT offices). One copay per visit.

Chronic Illness Support Program

Access program savings when using the benefits (Asthma, COPD, CAD, Diabetes, Hypertension)

Chronic Illness Support Program

Non-HSA plans include a Chronic Illness Support Program (CISP) designed to improve the health and well-being of Members with asthma, coronary artery disease, chronic obstructive pulmonary disease, diabetes and high blood pressure (hypertension).

Members who manage their conditions through in-network office visits can save on routine care—with \$0 cost on select medical services listed below. Additionally, Members can save on CISP-designated medications when ordering through the Express Scripts (ES) mail-order pharmacy. See below for details on services and pharmacy.

FOR NON-HSA PLANS ONLY: CHRONIC ILLNESS SUPPORT PROGRAM (CISP) MEDICAL SERVICES

CONDITION	OFFICE VISITS WITH DIAGNOSIS CODE FOR	ALSO COVERED
Asthma	<ul style="list-style-type: none"> Primary care, pulmonologist, allergist for routine management Palliative care to discuss condition treatment Immunotherapy for allergic sensitization 	<ul style="list-style-type: none"> Inhaler adjuncts (e.g., holding chamber/spacer) through mail order Pulmonary function tests Allergy sensitivity testing Asthma education Targeted laboratory tests for routine management
Coronary Artery Disease (CAD)	<ul style="list-style-type: none"> Primary care, cardiologist for routine management Palliative care to discuss condition treatment 	<ul style="list-style-type: none"> Electrocardiogram (ECG) Nutritional counseling, up to 12 visits per year Cardiac rehabilitation and associated exercise programs are covered at 50% cost share reduction Targeted laboratory tests for routine management
Chronic Obstructive Pulmonary Disease (COPD)	<ul style="list-style-type: none"> Primary care, pulmonologist for routine management Palliative care to discuss condition treatment 	<ul style="list-style-type: none"> Inhaler adjuncts (e.g., holding chamber/spacer) through mail order Pulmonary function tests Home oxygen therapy assessment Pulmonary rehabilitation and associated exercise programs are covered at 50% cost share reduction Targeted laboratory tests for routine management Notes: Oxygen delivery and supplies are subject to routine coverage.
Diabetes	<ul style="list-style-type: none"> Primary care, endocrinologist, podiatrist, optometrist/ophthalmologist for routine management Palliative care to discuss condition treatment 	<ul style="list-style-type: none"> Nutritional counseling, up to 12 visits per year Diabetes education with a certified diabetes educator Targeted laboratory tests for routine management Diabetic supplies specified on the formulary and dispensed via ES mail order are covered at 50 cost share. One glucometer per year Glucometer test strips: up to 250 strips every 30 days or 450 strips every 90 days Monthly FreeStyle Libre Continuous Glucose Monitoring system and sensors Notes: Except FreeStyle Libre, continuous glucose monitors, insulin pumps, and associated supplies are subject to routine coverage.
Hypertension	<ul style="list-style-type: none"> Primary care, cardiologist and nephrologist for consultation and routine management Palliative care to discuss condition treatment 	<ul style="list-style-type: none"> Nutritional counseling, up to 12 visits per year Targeted laboratory tests for routine management Blood pressure cuff

PHARMACY BENEFITS INCLUDE:

- Selected Tier 1 Formulary Medications designated with CISP on the drug formulary at \$0 with ES mail order on 35+ days of medication.
- Selected Tier 2 and 3 Medications designated with CISP on the drug formulary at 50% cost share reduction with ES mail order on 35+ days of the broken and maximum savings with ES mail order.

All other drug tiers and drugs without an HSA designation on the most current drug formulary require routine cost sharing. Members should talk with their provider about whether a lower tier medication is available for their chronic illness.

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Non-HSA with diagnosis code

- **67 Tier 1 drugs** at \$0 copay via ESI mail order (35+days)
- **130 Tier 2 & 3 drugs** at 50% lower copay/coins via ESI mail order for 35+ days
- Variety of services and DME at \$0 cost share including things like specialty visits, allergy sensitization testing/immunotherapy, ECGs, Free style Libra continuous glucose monitoring, and many other items.
- Large group has opportunity to improve Rxfills.

CISP Savings Example

We filled 11,644 CISP prescriptions for 1,483 Members across all lines of business in 2024. There is opportunity to reinforce the financial and medical benefits of CISP with groups.

Asthma Anna/Non-HSA Plan

Annual Service or Rx	Member Cost <u>without</u> CISP	Member Cost <u>with</u> CISP
Tier 1 Albuterol Inhaler	\$5 x 12 30-day fills = \$60 (filled via retail pharmacy)	\$0 x 4 90-day fills = \$0 (filled via ESI mail order)
Tier 2 Symbicort Inhaler	\$25 x 12 months = \$300 (filled via retail pharmacy)	\$25 x 4 90-day refills = \$100 (filled via ESI mail order)
2 Allergist visits	\$80 copay x 2 = \$160*	\$0 copay w/CISP benefit = \$0
Member Expense:	\$520	\$100
Total Annual Member Savings with CISP:		\$420

*Automatic savings with diagnosis on claim

Merged Market Continuing Benefits



- Pediatric vision exam copays on all non-HSA plans*, adult exam copays on select plans
- Acupuncture covered on Platinum, Gold and Silver national plans with either a copay or reimbursement
- First in-network primary care and behavioral health visits on all non-HSA plans with \$0 cost share
- Access to Firefly Health, a virtual-first primary care team that includes a medical doctor, nurse practitioner, behavioral health specialist and health guide, available on all plans
- \$0 cost virtual urgent care through Amwell on all plans
- \$0 cost digital wellness platform and mobile app for Members 18 years and older on Platinum and select Gold and Silver plans
- Site of service \$25 copay for labs, \$75 copay for X-rays on all non-HSA plans*, coinsurance or copay after deductible on HSA Plans
- Pharmacy programs like **ScriptSaver**, **Price Assure** and our **Medication Synchronization Program** to help Members save on medications and reduce out-of-pocket costs, or coordinate refills for multiple prescriptions
- Chronic Illness Support Program (CISP) on all non-HSA plans

*Excluding Catastrophic

Plans with Special Benefits

Plan	Acupuncture	WellRight Platform	Adult Vision Copay	Special Copay for Firefly and Urgent Care	Special Savings for Northern Light
Health Options Silver \$5800 PPO National Dental Off MP	X		X		
Health Options Clear Choice Silver \$5000 PPO National Dental Off MP	X		X		
Health Options Silver \$4500 HMO National Dental Off MP	X	X			
Health Options Clear Choice Silver \$4000 PPO National	X		X		
Health Options Clear Choice Silver \$4000 PPO National Dental Off MP	X		X		
Health Options Clear Choice Silver \$4000 HSA Plus PPO National Dental Off MP	X	X			
Health Options Clear Choice Gold \$2500 HMO Tiered NE	X				
Health Options Clear Choice Gold \$2500 PPO NE	X				
Health Options Clear Choice Gold \$2500 PPO NE Dental	X				
Health Options Clear Choice Gold \$1500 PPO NE	X	X			
Health Options Clear Choice Gold \$1500 PPO National	X	X	X		
Health Options Clear Choice Gold \$1500 PPO National Dental Off MP	X	X	X		
Health Options Clear Choice Platinum PPO NE	X	X	X		
Health Options Clear Choice Bronze \$7500 HMO Tiered NE				X	
Health Options Clear Choice Silver \$5000 HMO Tiered NE				X	
Health Options Clear Choice North Star Bronze \$7500 HMO Tiered NE					X
Health Options Clear Choice North Star Silver \$5000 HMO Tiered NE					X

Questions??

Provider Network

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Network Overview

Navigating Our Network

Community Health Options offers the most robust network in Maine, which also includes providers in New Hampshire and many Centers of Excellence in New England.

Our network comprises 100% of the hospitals in Maine, most in New Hampshire and the premier institutions outlined below:*

📍 Boston Children's Hospital

📍 Brigham and Women's Faulkner Hospital

📍 Brigham and Women's Hospital

📍 Dana-Farber Cancer Institute

📍 Dartmouth Hitchcock Hospital

📍 Mass Eye & Ear

📍 Massachusetts General Hospital

📍 McLean Hospital

📍 Newton-Wellesley Hospital

📍 Salem Hospital

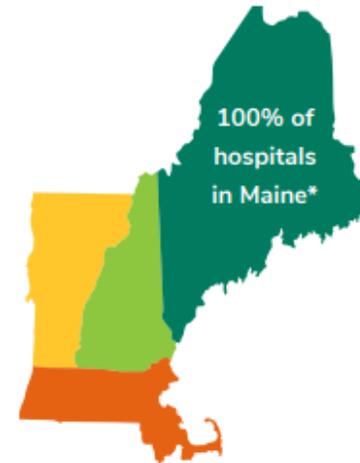
📍 Spaulding Hospital

📍 Springfield Hospital

📍 Walden Behavioral Care LLC

*All Maine hospitals, except Togus VA Hospital. A complete list of in-network providers can be found in the Member portal.

Our national plans feature our national wrap network, offering coverage across the country.



Network Tips

- Use Community Health Options' network for Maine, NH, and outlined hospitals. Search First Health for all other providers and facilities.
- 100% of Maine hospitals are in-network on all plans and preferred on HMO Tiered NE plans.

Tiered Plan Details

- Preferred providers are available for **all provider types**. They will be designated with a **\$ for Preferred and \$\$ for Standard** in our provider directory
 - Note that one type of provider may be preferred at a given location, but a different provider type or service at the same location **may not be** preferred. (Ex. Chiropractor and PT)
 - A provider may be preferred at one location and not at another (practicing at a health system, but the provider may have their own private practice)
- **100% of in-network hospitals are preferred** (all hospitals in Maine, most in NH, and centers of excellence in MA) for **inpatient services**. They are preferred or standard for **outpatient services**, depending on the specialty and hospital. (i.e., **Mercy Hospital** is preferred, **and Maine Medical Center** is standard for **outpatient services**)
- Claims will be applied to preferred and standard accumulators. Claims for preferred providers will be applied to the preferred deductible, and to both the preferred and standard out-of-pocket maximums

Provider Network Updates



- **Northern Light Health relationship**
 - In-network for all plans (as always)
 - **New in 2026**, all providers/services preferred on tiered plans
 - Use of diagnosis codes helps behind-the-scenes claims/pricing—that is, hospital admission will have a diagnosis code approved for length of stay and required services, resulting in less administration and delay in care
- Planning a mid to late-year change for the national wrap network **from First Health to Cigna through Macro Health**. Providers increase by 9.4%
- Continuation of **primary care virtual care/network with Firefly Health** and urgent care/behavioral health via Amwell on all plans

North Star HMO Tiered Plan Savings

The North Star plans offer significant savings for Members through a special agreement. Members will enjoy an average of 17% additional discount for Outpatient Hospital services and 33% discount for Inpatient Hospital Services* compared to other Community Health Options plans.

Claim Example: Gastrointestinal Endoscopy

Code	Previous Price	New North Star Price	Savings
REV: 750 & 370	\$6,417.00	\$3,373.86	53%

* Precise discount may vary in certain circumstances due to specific procedure and changes in CMS OPPS conversation factor and CMS APC Relative rates.

Firefly Offering



All Members 18+ can choose a virtual primary care physician through Firefly Health, regardless of the plan they have selected.

When Members choose a Firefly PCP, they receive a comprehensive team consisting of a **primary care doctor, nurse practitioner, health guide, and behavioral health specialist.**

If, for some reason, the Member doesn't like the virtual Firefly PCP option, they can change to another traditional PCP. There is no requirement to stay with the Firefly selection.

[Firefly B2B Flyer](#)

[Firefly B2C Flyer](#)

Appointments by phone, chat and video

Appointments are available
Monday - Friday

7a-7p

Care Coordinators are
available

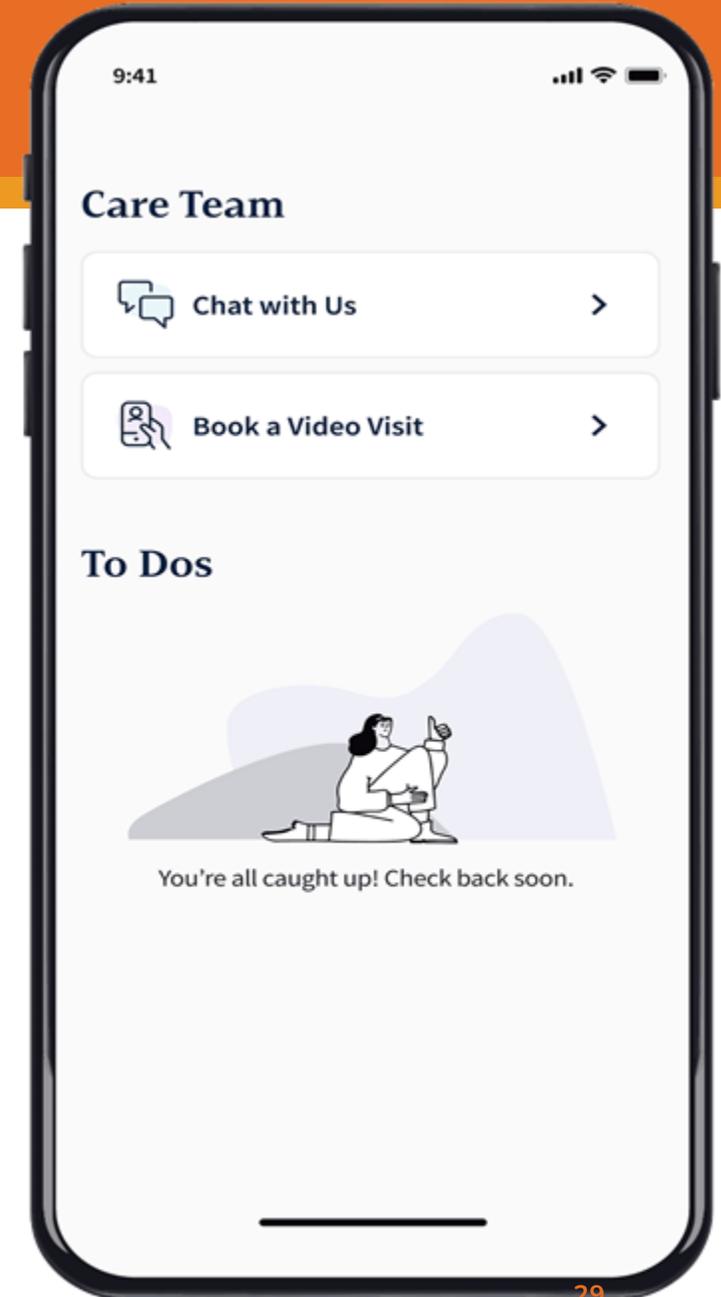
7 days a week

Clinicians are on-call, too

24/7/365

New patients can schedule a
PCP visit in less than

7 days



Firefly Referral Process for In-person Care

FireFly easily arranges in-person care and referrals, using Community Health Options' network

In-Person Care:

- ✓ Dermatology
- ✓ Ear, Nose, and Throat
- ✓ Imaging
- ✓ Labs & Testing
- ✓ OB/GYN
- ✓ Orthopedics
- ✓ Physical Therapy

How does the referral process work at Firefly?

- PCP determines that the member has an in-person primary care need or should see a specialist, submits request to Care Coordinator
- Coordinator locate an in-network option for the member, taking into account the below. They provide the patient up to 3 options for provider
 - Clinical urgency, preference, clinical needs, availability, accessibility to member, & quality scoring
- Once the patient has selected a provider, our Coordinator works with the provider office sending any clinical context or records needed to treat the member, and any pertinent health insurance details
- Our team ensures a visit is complete & pulls patient notes into our system

Amwell Virtual Care



Online visits
Anytime, anywhere



Visit with a therapist or psychiatrist from the comfort and privacy of home

Virtual behavioral health care by appointment at routine cost share. Includes a therapist and psychiatrist.

In 2026, virtual urgent care at \$0 copay 24/7 on all plans. Members can register through the Member portal.



Get care from home



Virtual Visits on Amwell are an included benefit for Community Health Options' Members

Questions??

Pharmacy and Medical Management

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Medical & Care Management

Removing Barriers

- Ease access to services and medications
- Help communication between Members and providers
- Partner with community services for wellbeing, such as meals or transport

Managing Care

- Help to manage chronic conditions
- Oversee care for diseases
- Ensure smooth transitions from the hospital to home
- Assist with behavioral health resources
- Maternity/post-partum care

Coordinating Complex Care

- Assist with metastatic cancer, pediatric intensive care and transplants
- Manage transition between carriers
- Coordinate providers, transplant networks and in-patient facilities

Medical Management Updates



- **We will retain 4-star NCQA health plan status for 2026!!**
- To improve efficiency, many prior authorizations were removed for the least costly and most frequently approved services. Ongoing assessment continues.
- Almost all advanced radiology and colonoscopy procedures moved to auto authorization, enabling providers to get an immediate answer.
- Engaged in a pilot with TWIG Health, a startup that is a "virtual front desk" to help engage members with diabetes via text to decrease ED visits and increase adherence to medications.
- Plan to implement Zyter/True Care, a new medical management software, which will increase efficiency and communication internally and with Members.

Pharmacy Overview

Our in-house pharmacists support the development of a competitive and cost-effective prescription drug formulary in partnership with our Pharmacy Benefits Manager (PBM), Express Scripts®. We have an easy-to-use formulary with 5 tiers based on cost. We also partner with Accredo to manage specialty medication needs.



Pharmacy Programs



ScriptSaver Program

With **ScriptSaver**, our Pharmacy team works with you, your provider and the pharmacy to find cost-saving opportunities.

GoodRx & Price Assure

Price Assure automatically guarantees the lowest possible price on generic medications when you take your prescriptions to in-network pharmacies that also accept **GoodRx**.

Medication Synchronization Program

Through our **Medication Synchronization Program**, our Pharmacy team works directly with those who are prescribed three or more maintenance medications to coordinate refills to be picked up at the same time—eliminating multiple trips to the pharmacy.

Specialty Medications

We partner with **Accredo Specialty** to manage specialty medication needs.

- Accredo Home Delivery offers medications that treat chronic and complex conditions.
- Accredo is Community Health Options' exclusive pharmacy for drugs listed as Mandatory Specialty Medication (MSP). A Member would be responsible for the full cost of the medication if it were filled at any other pharmacy.
- Drugs listed on the formulary as Specialty Pharmacy (SP) allow one courtesy fill at a participating pharmacy, then it must be filled by Accredo to realize the Member's full benefit. Otherwise, the Member may experience a higher cost share.
- Our in-house pharmacists and Accredo benefit specialists coordinate with Members to navigate their insurance coverage



Note: Specialty medications are limited to a 30-day supply

Site of Care Enhancements

\$8 million saved through the voluntary Site of Care Program for Infusion Therapy since 2019, improving health outcomes, reducing the total cost of care, passing 100% of savings back in reduced premiums.



Planned Incentive Payment Changes

Current

- 17 drugs
- Initial switch payment: \$250
- Subsequent Payments: \$50
- Max Payout Per Year: \$1,000

Payments made on a calendar basis with issuance of a 1099 per IRS guidelines.

In Process

As of 1/1/2026

- ~ 220 infused drugs included
- Initial Switch Payment: \$500
- Subsequent payments: \$50
- Max Lifetime Payout: \$3,700

Payments made on a calendar basis with issuance of a 1099 per IRS guidelines.

Note: Certain conditions must be met for inclusion in the program. Community Health Options reserves the right to change the program at any time. Lifetime max is a combined total for all infused medications.

Medical Benefit Saving Initiatives



Step Therapy

- Promotes utilization of equally efficacious, lower cost alternatives prior to approval of high-cost products
- Impacts 147 medically administered drugs
- Introduced for all LOBs 7/1/2025 **on new starts**

Self-Administered Drugs

- As of 10/15/2025, self-administered drugs will no longer be covered for administration by a medical professional, medications will only be covered with self-administration. This applies to all LOB
- Policy containing list of drugs and codes published on provider portal

Tier 3 Change

Effective 1/1/2026, select high-cost generics will move to Tier 3, which has been preferred branded products. Tier 3 will become preferred branded/non-preferred generics.

Biosimilar Switching Efforts



Biosimilar

- Same treatment benefits and risks as originator product
- Interchangeability by the FDA - substitution without intervention of health care provider is allowable
- Generally lower cost than originator product
- Goal of use is to reduce overall costs across entire book of business

Humira

- As of 8/1/2025, brand is no longer covered for all Members
- Transition to biosimilars has been in process since 7/1/2024
- Impacted Members have received communications from ESI
- Approximate savings of \$1.36M to claims annually

Stelara

- As of 8/1/2025, failure or contraindication to 3 biosimilars is required prior to brand being covered
- Effective 1/1/2026 Stelara will no longer be covered
- Members who are impacted will receive a communication from ESI at least 60 days in advance
- Approximate savings of \$1.7M to claims annually

Merged Market Formulary Changes



As of 1/1/2026, Individual and Small Groups will have a **Managed formulary** with some updates. These changes are designed to support lower costs and maintain consistency with broader market practices.

- Notable Changes:
 - Removal of Multi-Source Brands
 - Select Tier 4 drugs will no longer be covered
 - Impacts approximately **52 Small Group Members** and **306 Individual Members**
 - Affected Members will be notified around 11/1/25
 - These medications will not appear on the 1/1/26 **Managed formulary**
- Requests for coverage of excluded drugs will follow a medical exception process
 - If the medical exception is granted, cost share will fall to drug Tier 4
- The goal is to be consistent with the marketplace by offering broad access to medications, while offering the best pricing for merged market plans.
- Member ID cards and website will show **Managed formulary** for Individual/Small Group and **Incentive formulary** for Large Group.

New Member ID Card



New ID cards will be issued upon new enrollment or renewal for 2026. The formulary notation will say “Managed” for Individual/SG or “Incentive” for Large Group and ASO.



Subscriber Name: John Doe
Member ID: 12345678912345 001

Group ID: FFMEXCHANGE
John Doe 002

BIN: 003858
PCN: A4
Rx GRP: COMMHOP
Formulary Type: Managed

Plan Details	Preferred	Standard
Ind Deductible	\$7,500	\$15,000
Family Deductible	\$8,700	\$17,400
Ind Maximum OOP	Not Applicable	Not Applicable
Family Maximum OOP	Not Applicable	Not Applicable

Services	Preferred	Standard
PCP Visit	35% Coins	\$70 Copay
Emergency Visit	50% Coins	50% Coins
Specialist Visit	\$60 Copay	\$60 Copay
Amwell® Urgent Telehealth	\$0 Copay	\$0 Copay

No out-of-network coverage. Coinsurance (Coins) applied after deductible is met. OOP references out-of-pocket.

Will designate **Managed** or **Incentive**



Health Options CC Bronze \$7500 HMO Tiered NE Dental

Questions??

Administrative-Regulatory Reminders

TJ McLeod, Small Group Benefit Consultant –
tmcleod@healthoptions.org

Regulatory Updates All Plans

2026 HSA Contribution Limits

- Single \$4,400
 - Family \$8,750
 - Age 55 and older, \$1,000 catch-up contributions
 - HDHP minimum embedded deductible for self-only is \$3,400, and the MOOP for self-only is \$8,500
-
- Effective 9/24/25. LD 1100: **If a drug shortage makes a formulary drug prescribed to assess or treat a Member's serious mental illness unavailable and there is no equivalent formulary drug available**, we must approve an equivalent nonformulary drug prescribed to assess and treat the Member's serious mental illness for the period of time that a formulary drug is unavailable.
 - Effective 1/1/26. LD 163: **All group insurance policies must provide coverage of nonprescription oral hormonal contraceptives and nonprescription emergency contraceptives approved by the FDA.** Coverage for a supply intended to last 12 months must be provided.
 - Members are entitled to no out-of-pocket cost at point of sale or submission for full reimbursement
 - Effective 1/1/26. LD 178. **Carriers are prohibited from requiring a Member with metastatic cancer to go through step therapy** (i.e., prove a history of failure of other prescription drugs before providing coverage of the requested drug). This prohibition applies to medications for treating the cancer and any associated conditions, symptoms, or side effects resulting from the cancer treatment.

Administrative Reminders

- We've noticed an increase in Small Group administrators reaching out to Community Health Options Member Services directly for items that are best handled by brokers. To ensure the most efficient support, please remind your groups that it's best to contact you first for their day-to-day questions and assistance.
- To ensure smooth processing, please return the completed Group Verification Form within 2-3 weeks of receiving it, and the HRA Verification Form should be returned within 30 days.
 - Note: Groups over 30 and under 3 will receive the verification form.
- New group submissions should be received by the 25th of the month.
- To reinstate individual policies/coverage, please call Member Services.

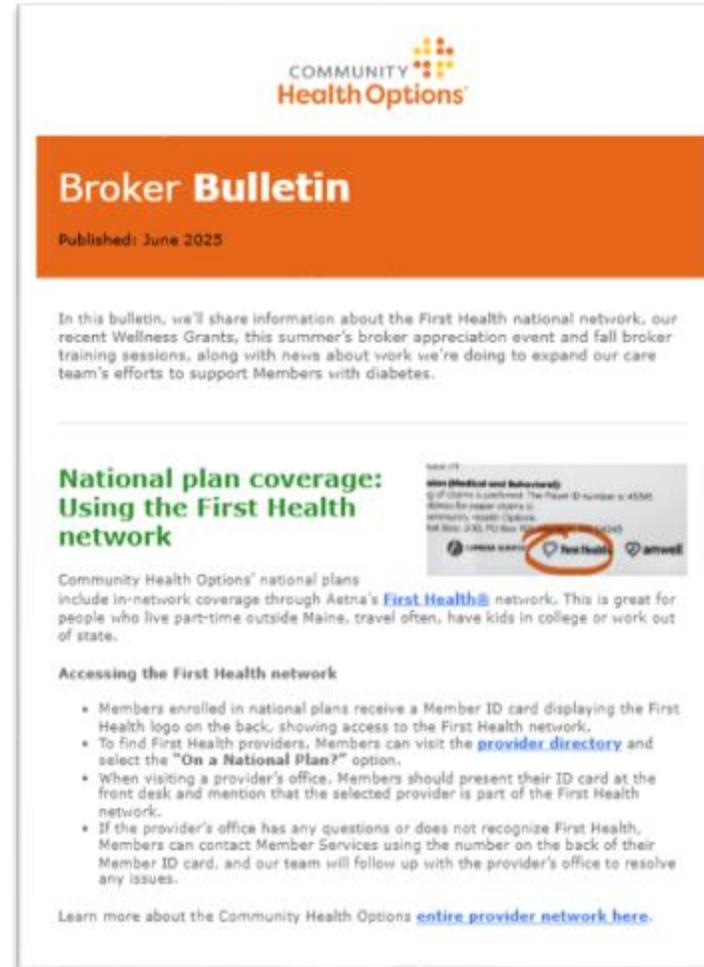
Administrative Reminders

- For the best results, please contact your dedicated Account Manager or Benefits Consultant directly. Calling/emailing the general Business Development inbox may result in longer turnaround times.
- **SimpleWeb ICHRA Payments**
 - If a Member terms, the recurring payment needs to be canceled.
 - If a Member's premium amount changes during the year due to a life event, the current recurring payment must be cancelled and a new one created.
 - For the new coverage year, a new recurring payment will need to be created prior to January 1st.
- **Please notify us within 30 days when a broker or assistant leaves their agency and who is taking over the book of business.**

Administrative Reminders

Bulletins

- Bulletins go out to brokers and group administrators every other month.
- If you are not receiving the bulletin currently, send us your email or provide it to your account manager and we will add you to the distribution list.



COMMUNITY Health Options

Broker Bulletin

Published: June 2025

In this bulletin, we'll share information about the First Health national network, our recent Wellness Grants, this summer's broker appreciation event and fall broker training sessions, along with news about work we're doing to expand our care team's efforts to support Members with diabetes.

National plan coverage: Using the First Health network

Community Health Options' national plans include in-network coverage through Aetna's **First Health** network. This is great for people who live part-time outside Maine, travel often, have kids in college or work out of state.

Accessing the First Health network

- Members enrolled in national plans receive a Member ID card displaying the First Health logo on the back, showing access to the First Health network.
- To find First Health providers, Members can visit the [provider directory](#) and select the "On a National Plan?" option.
- When visiting a provider's office, Members should present their ID card at the front desk and mention that the selected provider is part of the First Health network.
- If the provider's office has any questions or does not recognize First Health, Members can contact Member Services using the number on the back of their Member ID card, and our team will follow up with the provider's office to resolve any issues.

Learn more about the Community Health Options [entire provider network here](#).

Community Health Options Key Dates

Community Health Options	
October 17, 2025	Small Group Renewals for 1/1
October 7, 8, 14 (webinar), 2025	IND/SG Health Options Broker Training
October 15, 2025	IND Plan Preview Begins
October 30, 2025	CAHC Plan Webinar
November 1, 2025	IND Renewal Letters
November 20, 2025	Community Health Options Annual Member Meeting

CoverME.gov Key Dates

CoverME.gov

9/2/2025	Training available through Maine's Learning Management System
10/31/25	Deadline for brokers to complete 2025 certification training
10/15/25	Indiv/Family Plan Preview Begins
10/22/25	Open Enrollment communication starts
11/1/25-11/30/25	Grace period for Brokers certified in 2025 to complete training. Accounts will be locked during this time but not yet decertified
11/1/25	Open Enrollment begins
12/1/25	Brokers who did not complete re-certification will be decertified: Carriers will receive broker terminations
12/15/25	Deadline to enroll for coverage for January 1, 2026
1/15/26	Open Enrollment closes, deadline to enroll for coverage starting February 1, 2026

Questions??

Resources

Heather Bouffard, VP of Marketing/Comm/BD/Prod. -
hbouffard@healthoptions.org

BD Contacts

- **Heather Bouffard**, VP of Marketing/Comm/BD/Prod. - hbouffard@healthoptions.org
- **TJ McLeod**, Small Group Benefit Consultant – tmcleod@healthoptions.org
- **April Pelletier**, Account Manager – apelletier@healthoptions.org
- **Kim Pelletier**, Small Group Account Manager – kpelletier@healthoptions.org
- **Becky Rider**, Small Group Account Manager – brider@healthoptions.org
- **Heather Levesque**, Large Group Account Manager – hlevesque@healthoptions.org
- **Kaleb Mayhew**, Large Group Benefit Consultant – kmayhew@healthoptions.org

Rating Area By County

Rating Area	County Name
Rating Area 1	Cumberland
Rating Area 1	Sagadahoc
Rating Area 1	York
Rating Area 2	Knox
Rating Area 2	Kennebec
Rating Area 2	Lincoln
Rating Area 2	Oxford
Rating Area 3	Androscoggin

Rating Area	County Name
Rating Area 3	Waldo
Rating Area 3	Franklin
Rating Area 4	Penobscot
Rating Area 4	Somerset
Rating Area 4	Piscataquis
Rating Area 5	Hancock
Rating Area 5	Aroostook
Rating Area 5	Washington

Marketing Resources

- [Small Group Employer Booklet](#)
- [Broker Booklet](#)
- [Individual Sales Sheets](#)
- [Small Group Sales Sheets](#)
- [Individual & Small Group Member Guide](#)
- [Site of Care Web Page](#)
- [Individual & Small Group Network Sheet](#)
- [Tiering Network](#)
- [ESI One-Pager](#)
- [Company Profile](#)
- [Chronic Illness Support Flyer](#)
- [Company Overview Flyer](#)
- [Firefly Health Flyer](#)
- [Member Portal Information](#)
- [How to make a Payment \(Members\)](#)

Plan Name Changes 2025 to 2026

2025 Plan Name > 2026 Plan Name

Health Options Bronze \$8000 Healthy Maine HMO Tiered NE	Health Options Essential Bronze \$8500 HMO Tiered NE
Health Options Bronze \$8000 Healthy Maine PPO NE	Health Options Essential Bronze \$8500 PPO NE
Health Options Clear Choice Bronze \$7200 HSA Plus PPO NE	Health Options Clear Choice Bronze \$8000 HSA Plus PPO NE
Health Options Clear Choice Silver \$4200 HMO Tiered NE	Health Options Clear Choice Silver \$5000 HMO Tiered NE
Health Options Clear Choice Silver \$4200 PPO NE	Health Options Clear Choice Silver \$5000 PPO NE
Health Options Clear Choice Silver \$3500 HMO Tiered NE	Health Options Clear Choice Silver \$4000 HMO Tiered NE
Health Options Clear Choice Silver \$3500 PPO NE	Health Options Clear Choice Silver \$4000 PPO NE
Health Options Clear Choice Silver \$3500 PPO National	Health Options Clear Choice Silver \$4000 PPO National
Health Options Clear Choice Silver \$4200 HMO Tiered NE Dental Off MP	Health Options Clear Choice Silver \$5000 HMO Tiered NE Dental Off MP
Health Options Clear Choice Silver \$4200 PPO National Dental Off MP	Health Options Clear Choice Silver \$5000 PPO National Dental Off MP
Health Options Silver \$4000 HMO National Off MP	Health Options Silver \$4500 HMO National Dental Off MP
Health Options Clear Choice Silver \$3500 HMO Tiered NE Dental Off MP	Health Options Clear Choice Silver \$4000 HMO Tiered NE Dental Off MP
Health Options Clear Choice Silver \$3500 PPO NE Dental Off MP	Health Options Clear Choice Silver \$4000 PPO NE Dental Off MP
Health Options Clear Choice Silver \$3500 PPO National Dental Off MP	Health Options Clear Choice Silver \$4000 PPO National Dental Off MP
Health Options Clear Choice Silver \$3500 HSA Plus PPO National Dental Off MP	Health Options Clear Choice Silver \$4000 HSA Plus PPO National Dental Off MP

Cross-Walk (On/Off Exchange)

On/Off				
Metal	2025 Plan Name	Region	2026 Plan Name	Region
Catastrophic	Health Options Clear Choice Catastrophic HMO NE	All	Health Options Clear Choice Catastrophic HMO NE	All
Bronze	Health Options Clear Choice Bronze \$9200 HMO NE	All	Health Options Essential Bronze \$8500 HMO Tiered NE	All
Bronze	Health Options Clear Choice Bronze \$9200 PPO NE	All	Health Options Essential Bronze \$8500 PPO NE	All
Bronze	Health Options Bronze \$8000 Healthy Maine HMO Tiered NE	1,2,3	Health Options Essential Bronze \$8500 HMO Tiered NE	All
		4,5	Health Options Clear Choice North Star Bronze \$7500 HMO Tiered NE	4,5
Bronze	Health Options Bronze \$8000 Healthy Maine HMO NE	All	Health Options Essential Bronze \$8500 HMO Tiered NE	All
Bronze	Health Options Bronze \$8000 Healthy Maine PPO NE	All	Health Options Essential Bronze \$8500 PPO NE	All
Bronze	Health Options Clear Choice Bronze \$7500 HMO Tiered NE	1,2,3	Health Options Clear Choice Bronze \$7500 HMO Tiered NE	1,2,3
Bronze	Health Options Clear Choice Bronze \$7500 HMO NE	1,2,3	Health Options Clear Choice Bronze \$7500 HMO Tiered NE	1,2,3
		4,5	Health Options Clear Choice North Star Bronze \$7500 HMO Tiered NE	4,5
Bronze	Health Options Clear Choice Bronze \$7500 PPO NE	All	Health Options Clear Choice Bronze \$7500 PPO NE	All
Bronze	Health Options Clear Choice Bronze \$7500 PPO NE Dental	All	Health Options Clear Choice Bronze \$7500 PPO NE	All
Bronze	Health Options Clear Choice Bronze \$7200 HSA Plus PPO NE	All	Health Options Clear Choice Bronze \$8000 HSA Plus PPO NE	All
	Health Options Clear Choice Bronze \$6300 HSA PPO NE	All	Health Options Clear Choice Bronze \$6300 HSA PPO NE	All
Silver			Health Options Silver \$5800 HMO Tiered NE	All
Silver	Health Options Clear Choice Silver \$4200 HMO Tiered NE	1,2,3	Health Options Clear Choice Silver \$5000 HMO Tiered NE	1,2,3
Silver	Health Options Clear Choice Silver \$4200 HMO NE	1,2,3	Health Options Clear Choice Silver \$5000 HMO Tiered NE	1,2,3
		4,5	Health Options Clear Choice North Star Silver \$5000 HMO Tiered NE	4,5
Silver	Health Options Clear Choice Silver \$4200 PPO NE	All	Health Options Clear Choice Silver \$5000 PPO NE	All
Silver	Health Options Clear Choice Silver \$3500 HMO Tiered NE	All	Health Options Clear Choice Silver \$4000 HMO Tiered NE	All
Silver	Health Options Clear Choice Silver \$3500 HMO NE	All	Health Options Clear Choice Silver \$4000 HMO Tiered NE	All
Silver	Health Options Clear Choice Silver \$3500 HMO NE Dental	All	Health Options Clear Choice Silver \$4000 HMO Tiered NE	All
Silver	Health Options Clear Choice Silver \$3500 PPO NE	All	Health Options Clear Choice Silver \$4000 PPO NE	All
Silver	Health Options Clear Choice Silver \$3500 PPO NE Dental	All	Health Options Clear Choice Silver \$4000 PPO NE	All
Silver	Health Options Clear Choice Silver \$3500 PPO National	All	Health Options Clear Choice Silver \$4000 PPO National	All
Gold	Health Options Clear Choice Gold \$2500 PPO NE	All	Health Options Clear Choice Gold \$2500 PPO NE	All
Gold	Health Options Clear Choice Gold \$2500 PPO NE Dental	All	Health Options Clear Choice Gold \$2500 PPO NE Dental	All
Gold	Health Options Clear Choice Gold \$2500 PPO National Dental	All	Health Options Clear Choice Gold \$2500 PPO NE Dental	All
Gold	Health Options Clear Choice Gold \$1500 PPO NE	All	Health Options Clear Choice Gold \$1500 PPO NE	All
Gold	Health Options Clear Choice Gold \$1500 PPO National	All	Health Options Clear Choice Gold \$1500 PPO National	All
Gold			Health Options Clear Choice Gold \$2500 HMO Tiered NE	All
Platinum	Health Options Clear Choice Platinum PPO NE	All	Health Options Clear Choice Platinum PPO NE	All

Cross-Walk (Off MP Only)

Metal	2025 Plan Name	Region	2026 Plan Name	Region
Bronze	Health Options Clear Choice Bronze \$9200 PPO National Dental Off MP	All	Health Options Essential Bronze \$8500 PPO NE	All
Bronze	Health Options Bronze \$8000 Healthy Maine HMO National Off MP	All	Health Options Essential Bronze \$8500 PPO NE	All
Bronze	Health Options Clear Choice Bronze \$7500 HMO Tiered NE Dental Off MP	All	Health Options Clear Choice Bronze \$7500 HMO Tiered NE Dental Off MP	All
Bronze	Health Options Clear Choice Bronze \$7500 PPO National Dental Off MP	All	Health Options Clear Choice Bronze \$7500 PPO NE	All
Bronze	Health Options Clear Choice Bronze \$7200 HSA Plus PPO National Dental Off MP	All	Health Options Clear Choice Bronze \$6300 HSA Plus PPO National Dental Off MP	All
Bronze	Health Options Clear Choice Bronze \$6300 HSA Plus PPO National Dental Off MP	All	Health Options Clear Choice Bronze \$6300 HSA Plus PPO National Dental Off MP	All
Silver			Health Options Silver \$5800 HMO Tiered NE Dental Off MP	All
Silver			Health Options Silver \$5800 PPO NE Dental Off MP	All
Silver			Health Options Silver \$5800 PPO National Dental Off MP	All
Silver	Health Options Clear Choice Silver \$4500 HSA HMO Tiered NE Dental Off MP	All	Health Options Clear Choice Silver \$4500 HSA HMO Tiered NE Dental Off MP	All
Silver	Health Options Clear Choice Silver \$4200 HMO Tiered NE Dental Off MP	All	Health Options Clear Choice Silver \$5000 HMO Tiered NE Dental Off MP	All
Silver	Health Options Clear Choice Silver \$4200 PPO National Dental Off MP	All	Health Options Clear Choice Silver \$5000 PPO National Dental Off MP	All
Silver	Health Options Silver \$4000 HMO National Off MP	All	Health Options Silver \$4500 HMO National Dental Off MP	All
Silver	Health Options Clear Choice Silver \$3500 HMO Tiered NE Dental Off MP	All	Health Options Clear Choice Silver \$4000 HMO Tiered NE Dental Off MP	All
Silver	Health Options Clear Choice Silver \$3500 PPO NE Dental Off MP	All	Health Options Clear Choice Silver \$4000 PPO NE Dental Off MP	All
Silver	Health Options Clear Choice Silver \$3500 PPO National Dental Off MP	All	Health Options Clear Choice Silver \$4000 PPO National Dental Off MP	All
Silver	Health Options Clear Choice Silver \$3500 HSA Plus PPO National Dental Off MP	All	Health Options Clear Choice Silver \$4000 HSA Plus PPO National Dental Off MP	All
Silver	Health Options Clear Choice Silver \$3500 HSA PPO NE Dental Off MP	All	Health Options Clear Choice Silver \$4000 HSA Plus PPO National Dental Off MP	All
Gold	Health Options Clear Choice Gold \$1500 PPO National Dental Off MP	All	Health Options Clear Choice Gold \$1500 PPO National Dental Off MP	All

Plans Eliminated for 2026

- Closed **6** non-tiered HMOs and cross-walked members into similar HMO Tiered plans.
- **3** plans closed due to BOI closures
- Closed **7** plans due to low membership, most have a similar plan to crosswalk members into
- Healthy Maine \$8,000 plans were converted to Bronze Essential \$8500

2026 Closed Plans	Close Reason
Health Options Clear Choice Silver \$3500 HSA PPO NE Dental Off MP	Low membership, similar plan available
Health Options Clear Choice Bronze \$9200 PPO National Dental Off MP	BOI closing plan
Health Options Clear Choice Gold \$2500 PPO National Dental	Low membership, similar plan available
Health Options Clear Choice Silver \$3500 HMO NE	HMOs rolling into HMO Tiered
Health Options Clear Choice Silver \$3500 HMO NE Dental	HMOs rolling into HMO Tiered
Health Options Clear Choice Silver \$4200 HMO NE	HMOs rolling into HMO Tiered
Health Options Clear Choice Bronze \$7500 HMO NE	HMOs rolling into HMO Tiered
Health Options Bronze \$8000 Healthy Maine HMO NE	HMOs rolling into HMO Tiered
Health Options Clear Choice Bronze \$9200 HMO NE	BOI closing plan
Health Options Clear Choice Bronze \$9200 PPO NE	BOI closing plan
Health Options Clear Choice Bronze \$7200 HSA Plus PPO National Dental Off MP	Low membership, similar plan available
Health Options Clear Choice Bronze \$7500 PPO NE Dental	Low membership, similar plan available
Health Options Clear Choice Bronze \$7500 PPO National Dental Off MP	Low membership, similar plan available
Health Options Clear Choice Silver \$3500 PPO NE Dental	Low membership, similar plan available
Health Options Bronze \$8000 Healthy Maine HMO National Off MP	Low membership

Individual and Small Group Sell Sheets



Individual & Family Plans for 2026
Made for Mainers. Powered by Members.

Community Health Options is a Maine-based, Member-led, nonprofit health insurer created to serve Mainers. Our network includes more than 48,000 providers, clinicians, hospitals and pharmacies, comprising all hospitals in the state, and most in New Hampshire, along with access to many Centers of Excellence in New England. National plans include an easy-to-use supplemental network, and Tiered HMO New England plans offer lower copays and coinsurance with preferred in-network providers.

Plan Features That Matter

- Copays of \$25 for labs and \$75 for X-rays at specified locations on non-HSA plans; plus lower urgent care copays at select locations.
- \$0-\$5 copays for Tier 1 generics on non-HSA plans.
- Virtual care on all plans; with \$0 Amwell urgent care; and Firefly Health primary care with lower copay on select tiered HMOs.
- Chronic Illness Support Program (CISP) for asthma, diabetes, CAD, COPD, hypertension on non-HSA plans, reducing Member cost sharing.
- Copays on many services including physical, occupational and speech therapy visits, plus chiropractic and osteopathic services on non-HSA plans.
- Copays on acupuncture on select Silver, all Gold and Platinum plans.

Enhanced Member Benefits

- Local, trusted Member Services team with 98% caller satisfaction.
- New tiered HMO North Star plans for Members in the northern areas of the state, that include savings on services with coinsurance after deductible at Northern Light Health locations.
- Coverage for emergent care within the US on all plans, and outside the U.S. on National Gold & Silver plans.
- WellRight wellness digital platform and app on select plans.



Contact our Business Development Team:
(207) 402-3353

Plan Name	Annual Premium	Monthly Premium	Out-of-Pocket Max	Coinsurance	Copay	Other
Health Options Essential Silver (HSA) PPO NE	\$8,500	\$708	\$7,500	50%	\$45 copay	After (ded)
Health Options Essential Silver (HSA) PPO NE	\$9,000	\$750	\$7,500	50%	\$45 copay	After (ded)
Health Options Clear Choice Bronze (HSA) PPO NE	\$10,000	\$833	\$7,500	50%	\$45 copay	After (ded)
Health Options Clear Choice Bronze (HSA) PPO NE	\$10,500	\$875	\$7,500	50%	\$45 copay	After (ded)
Health Options Clear Choice Bronze (HSA) PPO NE	\$11,000	\$917	\$7,500	50%	\$45 copay	After (ded)
Health Options Clear Choice Bronze (HSA) PPO NE	\$11,500	\$958	\$7,500	50%	\$45 copay	After (ded)
Health Options Clear Choice Bronze (HSA) PPO NE	\$12,000	\$1,000	\$7,500	50%	\$45 copay	After (ded)
Health Options Clear Choice Bronze (HSA) PPO NE	\$12,500	\$1,042	\$7,500	50%	\$45 copay	After (ded)
Health Options Clear Choice Bronze (HSA) PPO NE	\$13,000	\$1,083	\$7,500	50%	\$45 copay	After (ded)
Health Options Clear Choice Bronze (HSA) PPO NE	\$13,500	\$1,125	\$7,500	50%	\$45 copay	After (ded)
Health Options Clear Choice Bronze (HSA) PPO NE	\$14,000	\$1,167	\$7,500	50%	\$45 copay	After (ded)
Health Options Clear Choice Bronze (HSA) PPO NE	\$14,500	\$1,208	\$7,500	50%	\$45 copay	After (ded)
Health Options Clear Choice Bronze (HSA) PPO NE	\$15,000	\$1,250	\$7,500	50%	\$45 copay	After (ded)
Health Options Clear Choice Bronze (HSA) PPO NE	\$15,500	\$1,292	\$7,500	50%	\$45 copay	After (ded)
Health Options Clear Choice Bronze (HSA) PPO NE	\$16,000	\$1,333	\$7,500	50%	\$45 copay	After (ded)
Health Options Clear Choice Bronze (HSA) PPO NE	\$16,500	\$1,375	\$7,500	50%	\$45 copay	After (ded)
Health Options Clear Choice Bronze (HSA) PPO NE	\$17,000	\$1,417	\$7,500	50%	\$45 copay	After (ded)
Health Options Clear Choice Bronze (HSA) PPO NE	\$17,500	\$1,458	\$7,500	50%	\$45 copay	After (ded)
Health Options Clear Choice Bronze (HSA) PPO NE	\$18,000	\$1,500	\$7,500	50%	\$45 copay	After (ded)
Health Options Clear Choice Bronze (HSA) PPO NE	\$18,500	\$1,542	\$7,500	50%	\$45 copay	After (ded)
Health Options Clear Choice Bronze (HSA) PPO NE	\$19,000	\$1,583	\$7,500	50%	\$45 copay	After (ded)
Health Options Clear Choice Bronze (HSA) PPO NE	\$19,500	\$1,625	\$7,500	50%	\$45 copay	After (ded)
Health Options Clear Choice Bronze (HSA) PPO NE	\$20,000	\$1,667	\$7,500	50%	\$45 copay	After (ded)
Health Options Clear Choice Bronze (HSA) PPO NE	\$20,500	\$1,708	\$7,500	50%	\$45 copay	After (ded)
Health Options Clear Choice Bronze (HSA) PPO NE	\$21,000	\$1,750	\$7,500	50%	\$45 copay	After (ded)
Health Options Clear Choice Bronze (HSA) PPO NE	\$21,500	\$1,792	\$7,500	50%	\$45 copay	After (ded)
Health Options Clear Choice Bronze (HSA) PPO NE	\$22,000	\$1,833	\$7,500	50%	\$45 copay	After (ded)
Health Options Clear Choice Bronze (HSA) PPO NE	\$22,500	\$1,875	\$7,500	50%	\$45 copay	After (ded)
Health Options Clear Choice Bronze (HSA) PPO NE	\$23,000	\$1,917	\$7,500	50%	\$45 copay	After (ded)
Health Options Clear Choice Bronze (HSA) PPO NE	\$23,500	\$1,958	\$7,500	50%	\$45 copay	After (ded)
Health Options Clear Choice Bronze (HSA) PPO NE	\$24,000	\$2,000	\$7,500	50%	\$45 copay	After (ded)
Health Options Clear Choice Bronze (HSA) PPO NE	\$24,500	\$2,042	\$7,500	50%	\$45 copay	After (ded)
Health Options Clear Choice Bronze (HSA) PPO NE	\$25,000	\$2,083	\$7,500	50%	\$45 copay	After (ded)
Health Options Clear Choice Bronze (HSA) PPO NE	\$25,500	\$2,125	\$7,500	50%	\$45 copay	After (ded)
Health Options Clear Choice Bronze (HSA) PPO NE	\$26,000	\$2,167	\$7,500	50%	\$45 copay	After (ded)
Health Options Clear Choice Bronze (HSA) PPO NE	\$26,500	\$2,208	\$7,500	50%	\$45 copay	After (ded)
Health Options Clear Choice Bronze (HSA) PPO NE	\$27,000	\$2,250	\$7,500	50%	\$45 copay	After (ded)
Health Options Clear Choice Bronze (HSA) PPO NE	\$27,500	\$2,292	\$7,500	50%	\$45 copay	After (ded)
Health Options Clear Choice Bronze (HSA) PPO NE	\$28,000	\$2,333	\$7,500	50%	\$45 copay	After (ded)
Health Options Clear Choice Bronze (HSA) PPO NE	\$28,500	\$2,375	\$7,500	50%	\$45 copay	After (ded)
Health Options Clear Choice Bronze (HSA) PPO NE	\$29,000	\$2,417	\$7,500	50%	\$45 copay	After (ded)
Health Options Clear Choice Bronze (HSA) PPO NE	\$29,500	\$2,458	\$7,500	50%	\$45 copay	After (ded)
Health Options Clear Choice Bronze (HSA) PPO NE	\$30,000	\$2,500	\$7,500	50%	\$45 copay	After (ded)

- ### For Brokers
- Two versions:
 - [Small Group](#)
 - [Individual](#)
 - Key selling points
 - Plan designs

Sell Slicks

Company Overview



Community Health Options

Health insurance solutions made for **Mainers**, powered by **Members**.

Instead of continually refining our plans to make them more profitable, we're focused on making them more practical—helping Maine businesses **reduce costs, attract talent and improve the health and productivity of your workforce.**

- 34,000+ Members
- 92% Group Retention Rate
- 98% Member Satisfaction Rate
- \$744k Member Savings in Site of Care program in 2024
- \$201k Member Savings in ScriptSaver program in 2024



[company-overview-one-pager- cho.pdf](#)

Chronic Illness Support Program



Chronic Illness Support Program

We help employees manage their chronic illnesses so they can focus on work.

Our signature Chronic Illness Support Program (CISP) is designed to improve the health and well-being of Members with asthma, coronary artery disease, chronic obstructive pulmonary disease, diabetes and hypertension. Helping employees manage chronic illness:

- **Reduces absenteeism:** Chronic conditions can lead to frequent or prolonged absences from work. Effective management programs can lead to fewer missed workdays.
- **Improves presenteeism:** Even when employees are at work, chronic conditions can cause reduced productivity. By managing their conditions, employees can maintain or improve their focus and performance.
- **Enhances employee well-being:** Supportive programs and a focus on employee well-being can lead to increased job satisfaction and motivation, which in turn boosts productivity.
- **Reduces stress:** Effectively managing chronic conditions can reduce stress levels, leading to better quality of life and improved work performance.



[cisp-one-pager- cho.pdf](#)

Firefly Health Virtual Care



Virtual Primary Care

Happier and healthier employees

Access to primary care just got a whole lot easier for your employees. When employees are able to be proactive about their health, it helps lower healthcare costs and improve outcomes—which benefits everyone.

Advantages of virtual primary care with Firefly Health:

- Easy-to-schedule video visits*
- In-person referrals as needed
- Unlimited chat for convenient, continuous care
- Integrated physical and behavioral health care
- Customized care based on the employee's goals and schedule
- Fast prescription refills
- Easy specialist referrals

*For video visits with a Firefly provider, employees pay their health plan's usual primary care visit charge.



[firefly-one-pager- cho.pdf](#)

Small Group Booklet



A Maine-based, nonprofit health insurance partner that has your back

2026 Small Group Product Guide



Navigating Our Network

Plans include the following:

Program on non-HSA plans make it easier for Members to manage and pay for the conditions.
benefits required by the Affordable Care Act and the State of Maine with no cost share at behavioral healthcare visits during a plan year with no cost share on non-HSA plans.
first primary care team that includes a medical doctor, nurse practitioner, behavioral health, and Amwell on all plans.
mobile app for Members 18 years and older on select plans.
over-the-counter nicotine replacement therapy products such as nicotine patches listed on our drug formulary.
cription coverage for select drugs without a deductible.
with complex medical conditions from our Care Management team.
ditions on all Small Group plans.
at Delta Dental® on most off-marketplace, Small Group plans with a special
ons for labs and X-rays on all non-HSA plans. There is a copy of
ver non-HSA off-market place, Small Group plans.
y medications, coordinate refills for multiple prescriptions, and reduce
re, Medication Synchronization Program, and ScriptSaver.



Group Administration

- 100% of hospitals in Maine
- Salem Hospital
- Spaulding Hospital
- Springfield Hospital
- Walden Behavioral Care LLC



OUR PROVIDER DIRECTORY, HOPTIONS.ORG

and imaging locations
urgent care locations

ms for quoting and
are extremely easy to
much easier than some
nger competitors."

—J.O., Broker Satisfaction Survey

For Group Admin

- Key plan benefits
- Medical and pharmacy programs
- Network types
- Administrative and Member services
- FAQs

[2026 Small Group Booklet_CHO.pdf](#)

Individual Small Group Member Guide



A Maine-based, nonprofit health insurance partner that has your back

Member Guide 2026



Benefits

We are happy to have you as a Member. Now that you're enrolled, getting the most out of your benefits and services. We want our Members to get the best possible care and help you at every step of the way.

Key benefits:

- All non-HSA plans offer a site of service copay benefit at specified locations for labs and X-rays, as well as advanced imaging on select plans. If you have an HSA plan, you'll pay a copay once you meet your deductible.
- \$0 cost tobacco use treatment including over-the-counter nicotine replacement therapy products such as nicotine patches, gum, lozenges and certain medications listed on our drug formulary.
- HSA Plus plans include prescription coverage for select drugs without a deductible.
- \$0 cost digital wellness platform and mobile app on select plans.
- Our **Infusion Site of Care Program** offering high-quality, lower-cost services and incentives for select infusion medications.
- Our prescription programs help Members save on medications, coordinate refills for multiple prescriptions, and reduce out-of-pocket expenses with tools like Price Assure, Medication Synchronization Program, and ScriptSaver.
- NEW!** Save on services by selecting a Northern Light provider on our North Star plans.

Finding Important Information About Your Plan

Member ID card and instructions to set up your online portal. Paperless delivery, primary care provider (PCP)/pediatrician family member or caregiver access to your protected health information (PHI) disclosure form in the "Forms & Resources" tab in your portal.



- Salem Hospital
- Spaulding Hospital
- Springfield Hospital
- Walden Behavioral Care LLC



PROVIDER DIRECTORY, PHO.CHO

Physician locations
and other care locations

as well as chiropractic and

an account

last name and date of birth.



For Individual and Small Group Members

- Key plan benefits
- Member portal setup
- Medical and pharmacy programs
- Network types
- FAQs

[2026 Ind and Small Group Member Guide_CHO.pdf](#)

Advertising

Heather Bouffard, VP of Marketing/Comm/BD/Prod. -
hbouffard@healthoptions.org

Open Enrollment Marketing



	Sept	Oct	Nov	Dec	Jan
Social Posts	X	X	X	X	X
Digital Advertising	X	X	X	X	X
Traditional Advertising		X	X	X	X
Webinar			X		
Renewal Letters		X			
Renewal Emails		X	X	X	X
Trainings (Broker/CAHC)		X			
Sales Collateral	X	X	X	X	X
Site Landing Pages/Changes		X	X	X	X

- Digital advertising included Bing, Google Search, Instagram, TikTok & Facebook.
- Traditional advertising included Cable, Streaming, and OOT.

Individual & Group Video Concepts

Individual Link:

<https://vimeo.com/1090221740/9b562c90dd>

Group Link:

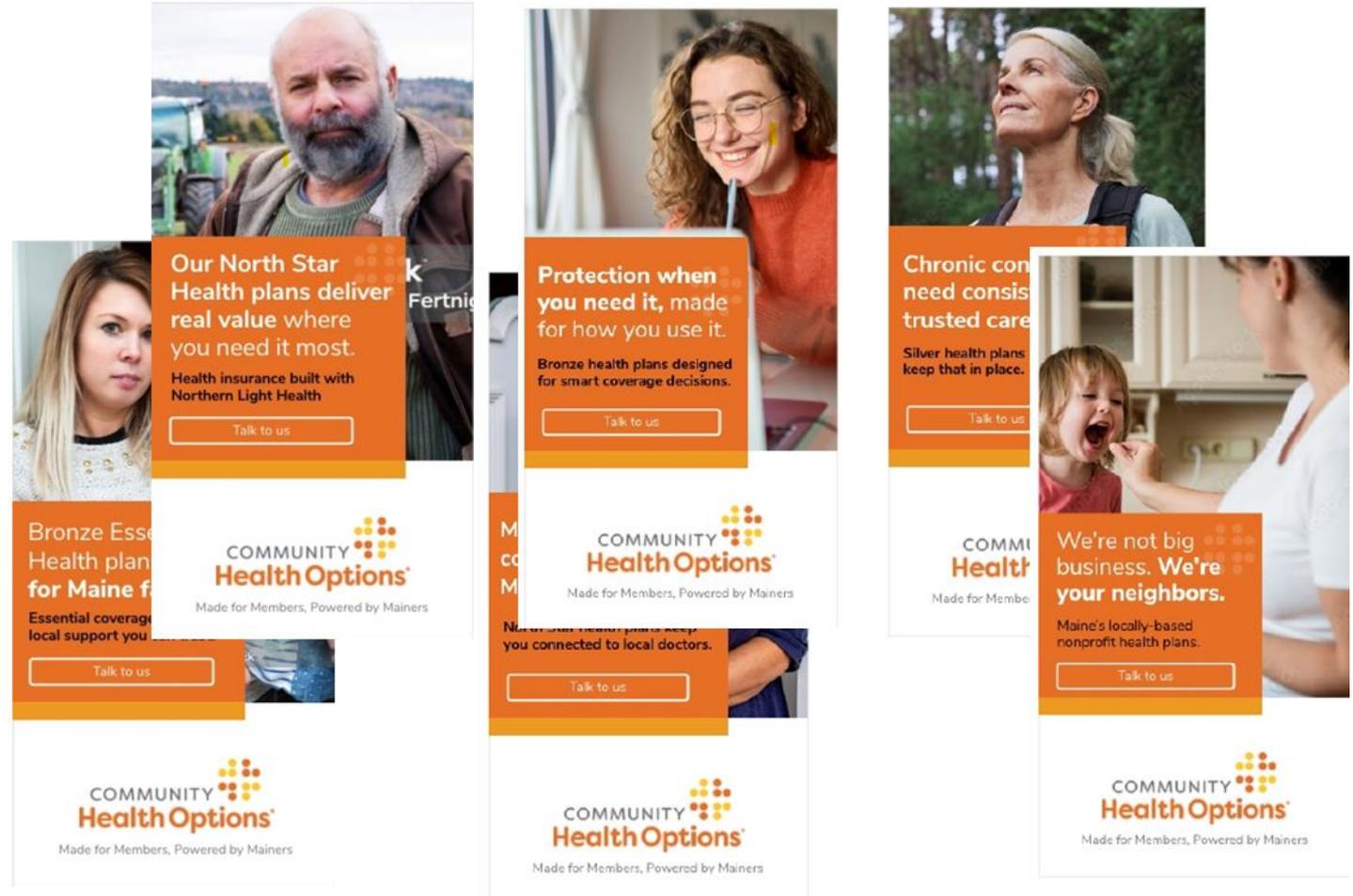
<https://vimeo.com/1090222092/207b3ec112>



Individual Digital Ads

Ads will appear on:

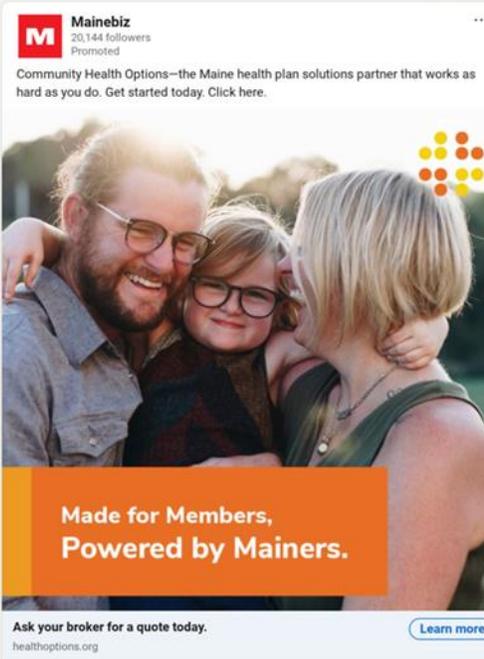
- Bing
- Google Search
- Instagram
- Facebook
- TikTok



Group Digital Ads

Channels include:

- MaineBiz
- Press Herald
- Broadcast News
- Spectrum Reach
- Television Sports Schedule



M MaineBiz
20,144 followers
Promoted

Community Health Options—the Maine health plan solutions partner that works as hard as you do. Get started today. Click here.

Made for Members,
Powered by Mainers.

Ask your broker for a quote today.
healthoptions.org

Learn more



Virtual Primary Care means **happier** and **healthier employees.**

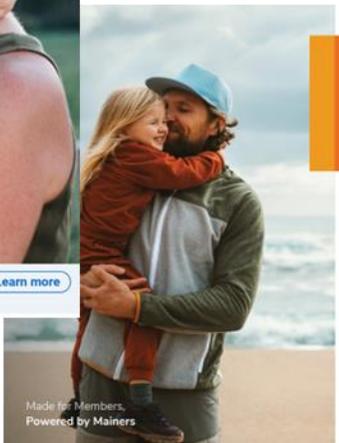
- Time-saving video visits that are easy to schedule*
- Seamless referrals to in-person care when needed
- Unlimited chat access for ongoing, convenient support
- Whole-person care with integrated physical and behavioral health services

Ready for a quote?
Ask your broker or call our Business Development team at (207) 402-3353.

healthoptions.org

COMMUNITY Health Options

*For video visits with a Preferred provider, employees saw their health plan's usual primary care visit theme.



The Maine group health insurance partner that **works as hard as you.**

- We're working on building partnerships, with a 92% group retention rate
- We're working on keeping your employees healthy and happy, with a 98% Member satisfaction rate*

Ready for a quote?
Ask your broker or call our Business Development team at (207) 402-3353.

healthoptions.org

COMMUNITY Health Options

*Based on 2024 Member STAMP survey.

THANK YOU