

# Community Options



## The Community Health Options Newsletter

You know the old saying - "An ounce of prevention is worth a pound of cure." This summer, be proactive, be preventive. Many preventive services can have positive long-term health benefits for you and your family. Community Health Options covers a variety of preventive services at no cost to you as a Member.

Your family's health is important to you. Your healthcare is important to us. We encourage you to protect your health and ask your provider about scheduled preventive screenings.

To learn more about our preventive services, [please click here](#).

## Message from the CEO ▶

### Our CEO Kevin Lewis Shares his Insights

Three years after the ACA went into effect, nearly 28 million more people are estimated to have health insurance coverage, some for the first time. This coverage is translating into better access to care. According to a recent study conducted by the researchers at the University of Chicago and published recently this week in the Commonwealth Fund, "Sixty-one percent of enrollees who had used their insurance to get care said they would not have been able to afford or access it prior to enrolling." As a result, Members were able to access much needed care, some for the first time. While this drove up costs significantly over the last twelve months, we remain committed to ensuring that you benefit from timely access to appropriate care. This means using preventive benefits, as well as understanding the pros and cons of various treatments and their alternatives.

As consumers, engaging in our healthcare can have the greatest impact on improving our health while also reducing the cost of care. To this end, a series of Member Focus Groups are scheduled for June so we can further listen, learn, and respond to your feedback.

In this issue you will find important information about our new pharmacy benefit manager, board elections, and much more. As we enter into the summer months we remain focused on our operations that yield an exceptional Member experience.

## Feature Story ▶

### New Pharmacy Benefit Management Services Begin July 1, 2016

Effective July 1, 2016, Express Scripts will be our new pharmacy benefit manager. This change in pharmacy benefit administration does not change your pharmacy out-of-pocket expenses.

Express Scripts is a leading national prescription benefit plan provider, and has an extensive network in Maine and New Hampshire.

As part of the transition, you will receive new Member ID Card(s) with information that your pharmacy will need in order to fill prescriptions accurately. Starting on July 1st, you will need to use the new Member ID Cards, as current ID cards will not be valid.

Current prescription medications will continue to be covered as the Community Health Options Drug Formulary will not change due to this transition. However, please note that the formulary is reviewed on a routine basis and is subject to change.

Communication and instructions will be sent in mid-June regarding home delivery and Specialty Pharmacy prescriptions.

We look forward to our new partnership with Express Scripts.



## What's Happening ▶

### **Member Focus Groups Happening Soon!**

We invite you to participate in one of our upcoming Member discussion groups being held in Maine and New Hampshire for both individual and group Members. We want to hear from you and gather your insights and feedback about your experience with Health Options and what matters most to you.

These discussions are a good opportunity for you to help shape Community Health Options' service and communication. Discussion groups will be limited to 20 participants, so please register as soon as possible for one of the following dates:

- June 14, 2016 | 5:30-7:00pm | Bangor, ME
- June 15, 2016 | 5:30-7:00pm | Lewiston, ME
- June 15, 2016 | 5:00-6:30pm | Rockland, ME
- June 16, 2016 | 5:30-7:00pm | Portland, ME
- June 16, 2016 | 5:30-7:00pm | Berlin, NH
- June 20, 2016 | 5:30-7:00pm | Concord, NH
- June 22, 2016 | 5:30-7:00pm | Ellsworth, ME
- June 23, 2016 | 5:30-7:00pm | Rumford, ME
- June 23, 2016 | 5:30-7:00pm | Portsmouth, NH

[Click here](#) to register and reserve your seat. Light refreshments will be served. If you would like to participate in one of these groups and share your ideas, we will ask you to answer a few short questions to determine the make-up of the group such as your age and gender.

Come and let your voice be heard!

## Member Benefits ▸

### Proposed Rate Increases for 2017

Community Health Options filed its 2017 rate proposal recently. The proposed rates reflect the claims costs experienced within the individual market and take into account the utilization and cost increases experienced in 2015 and 2016.

It's important to note the proposed rates from this initial filing are subject to further review and revision prior to final approvals from the respective state bureaus of insurance in Maine and New Hampshire and the federal government (CMS).

If you enrolled through the Marketplace and continue to qualify for an Advance Premium Tax Credit (subsidy), premiums continue to be capped at a percentage of your income (and based on the second lowest silver plan premium). This should result in overall price stability regardless of rate increases.

Health Options has been able to reduce the rate increase by working hard to achieve greater efficiencies and cost reductions. These efforts resulted in lower rate increases than expected. We continue to work to provide you with the greatest benefit and service for your premium dollar.

## By the Board ▸

### Seeking Board Director Candidates for the 2017 Elections

Community Health Options invites Member candidates for election to its Board of Directors. Serving as a Board Director offers a significant opportunity to help transform healthcare delivery and health status for Members. If you have a passion for our mission, an informed perspective of the complexities of healthcare and health insurance, and the desire to be directly involved in the success of Community Health Options, please apply!

Type the word "invitation" in the search box on our home page: [HealthOptions.org](http://HealthOptions.org) to learn more about the application process and how to submit application materials. Applications are due on June 17.

## Member Services Call Center Wait Times

Call volume to Member Services has been very high and we are working hard to lessen the wait time by hiring and educating additional staff and improving processes (see article below for information about one initiative). We greatly appreciate your patience!

## Member Services Call Center No Longer Taking Payment Calls Starting August 1, 2016

Member Services Associates will no longer take payments by phone and will cease setting up autopay directly as of August 1, 2016. We are conscious of high call volumes and see this change as an opportunity to allow those of you with more complex issues to receive the personal service provided by Member Services. You are able to use many other payment options to pay your invoice:

- Utilize the automated payment toll free number 24/7/365: **877-254-3508**
- Access the payment button (via your Member portal)
- Set up autopay (via your Member portal)
- Mail us a check or money order

You can also continue to set up autopay on your own. We will assist you in navigating that process, but not directly enroll or dis-enroll you in autopay. For instructions on how to set up autopay, [click here](#).

There are two exceptions where we will take a payment: 1) You cannot use an automated solution because you want or need to make a payment greater or less than your invoice balance; or 2) You are paying premiums to support an approved reinstatement.

In order to communicate this change well in advance of that time, Health Options will also be including a communication with the June invoice to our Individual Members to notify them of the change.