

# CommunityOptions



## The Community Health Options Newsletter

### Message from the CEO

As we approach Open Enrollment for 2018, we continue to focus on giving our Members the most for your premium dollars. For 2018 we are pleased to offer a new suite of HMO products, in addition to our traditional PPO plans this upcoming year. These HMO plan designs maintain our brand of high-quality coverage and broad array of providers that are in network. HMO plans do not provide out-of-network coverage and therefore have lower premiums.

Our broad network continues to include every hospital in the state, as well as many New Hampshire and eastern Massachusetts providers, including select centers of excellence such as Dana Farber, Brigham and Women's, and Children's Hospital.

Our commitment to offering innovative programs to improve our Members' health and save money at the same time remains steadfast. One example is our partnership with Rx Savings Solutions. I encourage you to find out how you can reduce your out-of-pocket costs on your prescriptions through this benefit afforded to our Members. See below for details as well as how to sign up today.

We remain a Member-directed nonprofit health plan that is dedicated to affordable, high-quality benefits that promote health and wellbeing. Hopefully, you've heard the news that we now have a solid financial footing as we continue our focus on providing high-quality coverage and excellence in service. Our continued focus on you, our Members, has been constant in our financial rebound in 2017, and we aim to continue to earn your business in 2018 and beyond.

Kevin Lewis

---

---

### What's New?

#### Open Enrollment 2018

Believe it or not, now is the time to start thinking about your health coverage for next year - especially if your plan is changing. Here's something you should know in advance of Open Enrollment: the timeframe to enroll for 2018 is shorter than in past years.

**Open enrollment for 2018 individual and family health insurance plans starts November 1, 2017, and ends December 15, 2017.** If you miss the open enrollment period, you will not be able to sign up for coverage until the next open enrollment period in November 2018, unless you qualify for a Special Enrollment Period.

In early October you will receive a Notification of Renewal letter that lists any benefit or cost-sharing changes to your plan for 2018 and an estimated monthly premium. If you currently receive an Advance Premium Tax Credit (APTC), the estimate will reflect the premium minus the tax credit you received in 2017. You should update your information with Healthcare.gov to ensure you receive the correct APTC or cost-sharing reductions for which you are eligible in 2018.

Members who are currently enrolled in the Community Value PPO or Community Complete PPO plans will receive a letter providing information about how these plans will phase out at the end of this year and be re-introduced as new 2018 HMO plans. **Please read this letter carefully when it arrives in early October.**

The Chronic Illness Support Program is available on select plans only. If you or a member of your household is currently benefiting from the Chronic Illness Support Program, **take time to review our new plans carefully to ensure you are selecting a plan that fits your needs.**

Health Options is excited to introduce HMO plans for 2018. HMO plans balance a lower premium with moderate out-of-pocket expenses. HMO products: (1) require a referral from your PCP to see a specialist, and (2) do not cover out-of-network services except for emergency services.

Remember, Open Enrollment is shorter this year. It begins November 1, 2017, and ends December 15, 2017. Visit our website at [www.HealthOptions.org](http://www.HealthOptions.org) for future updates.

Thank you for being a Community Health Options Member. We look forward to your continuing membership in 2018!

## **Health Options Board Director Election and Annual Meeting**

Health Options Members 18 years of age or older as of September 1, 2017, are eligible to vote in Health Options' Board Director Election. There are eight candidates on the ballot, seven of whom will be elected (or in some cases, re-elected - several of the candidates are current Directors who are interested in continuing their service on the Board after their terms expire at the end of this year).

Background information about each of the candidates will be provided with the ballots, which will be sent to voters either via email or hard copy. Please review this information and make your voice heard by choosing the individuals you would like to represent you, and help ensure that we achieve our mission: To partner locally with Members, businesses, and health professionals to provide affordable, high-quality benefits that promote health and wellbeing.

You can vote electronically or by hard copy ballot sent by postal mail. Voting begins on October 10. The deadline for voting electronically is Thursday, November 9 at 5:00 pm; ballots sent by postal mail must be postmarked by that date. Election Services Corporation, an independent third party, is conducting the election and will tabulate the ballots and certify the results.

Election results will be announced at the Community Health Options Annual Meeting on Thursday, November 16 from 4:30 - 5:30 pm at our office at 150 Mill Street, 3rd Floor,

Lewiston. You may participate at this location, or by phone, toll-free at 1-855-880-1246, Meeting ID: 952 728 385, Password: 62462017. You can also join online from PC, Mac, Linux, iOS or Android at [https://healthoptions.zoom.us/j/952728385?pwd=-UBY\\_rKXSxuwlumekTziMw](https://healthoptions.zoom.us/j/952728385?pwd=-UBY_rKXSxuwlumekTziMw) using the same Meeting ID and Password.

Your right to vote is an important part of being a Health Options Member. Please vote.

## **Saving You Money on Prescription Medications**

### *Rx Savings Solutions - Friendly Reminder*

Community Health Options has partnered with Rx Savings Solutions to provide you with a no-cost benefit that helps you and your family save money on prescription medications. Rx Savings Solutions will also work with your physician and local pharmacy to ensure that you receive the most affordable access to medications. Even if you think you are paying the lowest price available, logging onto our portal will allow you to see if any additional savings exist on your current medications. Rx Savings Solutions will send you alerts via text or email when you have opportunities to save on your prescription costs. To take advantage of the savings, follow these simple steps:

1. Register your account: Log onto your Member portal and create your account. Once you've logged on, you can adjust your preferences for text and email notifications by clicking "PROFILE" in the side navigation panel.
2. Review your available savings options: Any existing medications will be displayed, and Rx Savings Solutions will provide you with all possible clinical and financial alternatives to maximize your savings. You can also use the search feature to view different medications and any associated savings.
3. Start saving on prescriptions: If savings are identified, you'll receive personalized savings alerts via text or email (based on your consent and the alert settings you select). With this information, you have the power to make more cost-effective choices.

## **Member Services Campaign to Collect Email Addresses**

Member Services Associates are currently calling Members to collect email addresses for those aged 18 and older. This outbound call campaign will enable us to better and more efficiently communicate with our membership. Communications that may be sent via email include voting information for the upcoming Board Director Election and Member newsletters. Please note we will never share your email address without notification or your consent. If you missed our call and/or would like your email to be added, please call Member Services at 855-624-6463, Monday through Friday, from 8 am to 6 pm.

By sending emails rather than paper mailings when possible, we will not only cut costs, but we will become a more "**green**" and environmentally friendly organization!

---

---

## **Prevention and Patient Safety**

### **Preventive Health Screenings are Important to Living a Healthy Life**

Regular preventive health screenings or exams are the foundation of your overall health and wellbeing and are performed to detect the possible presence of a disease or other

health problem. Preventive health screenings focus on preventive care since diagnostic tests are often only run when a patient is already showing signs and symptoms of a condition. Early detection can result in better health outcomes, and lower risk of serious complications.

Our health insurance plans are designed to support your efforts to protect you and your family's most precious asset, your health. Preventive care screenings can help you stay healthier throughout your life. The better your health, the less you may have to pay in healthcare costs. Many preventive healthcare services including screenings, checkups, and immunizations cost you nothing.

### **What is the difference between preventive services and diagnostic services?**

Click [<here>](#) for more information.

**To learn about the preventive care that you and your family may need**, click [<here>](#) to identify your age and gender-specific preventive care guidelines.

---

---

## **Coming Soon!**

### **New Member Portal Launching in October**

Community Health Options is launching an updated Member portal in October. The new portal offers simple language and straightforward menu options, to make it easier for you to manage your healthcare benefits.

The secure Member portal offers a user-friendly format for claim details and comprehensive information about coverage and Member responsibility, among other enhancements.

- Quickly access your recently processed medical and pharmacy claims
- Easily see your family's deductibles on the home screen
- Search for a provider and find out who is accepting new patients
- Designate other Members on your policy to access claim information
- View or print a temporary ID card
- Access the Healthy Options Online Health and Wellness Information Portal
- View pharmacy benefits
- Save on prescription medications with Rx Savings Solutions

Community Health Options is committed to providing you with better tools to help you meet your health and wellness goals.

---

---

## **Fall is here, and along with it - apples! Try this healthy recipe that incorporates an autumn favorite.**

### **Apple Spinach Chicken**

#### **Ingredients**

- 2 teaspoons vegetable oil
- 4 (4-ounce) skinless, boneless chicken breast halves
- 1/4 teaspoon salt
- 1/4 teaspoon black pepper
- 1 garlic clove, minced (about 1/2 teaspoon)
- 1 tablespoon spicy brown mustard

- 1/2 cup apple cider
- 1 medium Granny Smith apple, cored and sliced
- 6 cups fresh baby spinach or chopped Swiss chard

### Directions

Heat oil in a large nonstick skillet over medium-high heat. Sprinkle chicken with salt and pepper, and add to skillet. Cook 5-6 minutes on each side or until well browned. Remove to plate, and keep warm.

Add the next four ingredients (through apple slices) to pan; bring to a boil. Reduce heat, simmer, often stirring, 5 minutes. Return chicken and juices to pan. Cook, occasionally stirring, until sauce thickens and the chicken is cooked through, about 3 minutes.

Add spinach to pan, and toss until wilted, about 1 minute. Serve hot.

*Recipe courtesy of health.com*

---

### Stay Connected

