



## Broker Newsletter

# CommunityOptions



## The Community Health Options Newsletter

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### Message from the CEO

After a very busy open enrollment period, we were pleased to usher in the new year with greater membership and our new suite of plan designs that have been tailored to provide the greatest value in coverage. While the period for open enrollment was shortened by half, with your help we succeeded in bringing tens of thousands of Maine people back into coverage with Community Health Options, the only nonprofit insurer headquartered in Maine.

2017 was a remarkable turning point for us, with significant gains in all aspects of health plan performance, clinical, operational, and financial. We've built new systems and adopted new solutions. These include both provider and Member portals, and the completion of the rollout of our own native accounts receivable system.

It was also a year of significant system conversions, including the

implementation of our new claims adjudication platform. As discussed below in this newsletter, this monumental undertaking positions us in 2018 with a far more resilient framework.

In 2018, we will continue the financial turnaround that we began as far back as 2015. 2018 will also showcase some of the investments that we've made in our service model over the past twelve months. While others have fled the market, we at Health Options have redoubled our efforts to provide meaningful and affordable coverage for all Maine people.

The investments that we've made in our team and operational improvements have created a solid foundation for us to build success in 2018 and beyond. Our group rates for 2018 are competitive and we continue to focus on administrative efficiencies that produce the profitability expected in 2018.

Of course, with the many changes taking place at the national level, we are monitoring closely those policies that affect the health insurance market. Regardless, we stand by our mission and vision as a nonprofit health plan dedicated to the people and businesses of Maine.

Best wishes for a Happy and Healthy 2018!

Kevin Lewis



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## What's New?

### **Open Enrollment Success**

Sincere thanks to all our broker partners for a successful Open Enrollment for 2018, particularly during the trifecta of a condensed Open Enrollment period, robust January 1 renewals, and the writing of new group business for 2018. We're happy to report that enrollment in individual and family plans for 2018 was brisk, and that our group business continues to grow, fueled by an expanded number of plan offerings for small groups and on SHOP. Our HMO and Bronze plans have been very popular; not surprisingly, given that the loss of CSR payments has made our Silver plans relatively more expensive. We greatly appreciate our broker partners' hard work throughout 2017 and look forward to continuing our collaboration throughout 2018.

### **Mandatory Broker Education**

Information flowed freely during the annual broker education sessions presented by Health Options' Business Development team on October 17, 18, and 19. These popular classroom-style sessions were well received; attendees who completed evaluations gave an overall rating of good or very good. When asked whether the topics covered were relevant and useful to work with clients, all

respondents answered "very useful."

**Completing the education is a condition of broker appointment with Health Options.** If you still need to fulfill that requirement, you can obtain the education via online webinar. To learn how to access the webinar and register after completing, contact Sarah Timmermeyer (at [stimmermeyer@healthoptions.org](mailto:stimmermeyer@healthoptions.org) or 207-330-2444).

## **Operational Enhancements Effective January 1, 2018**

### **Claim Processing**

Health Options has replaced our existing claim processing system and fully implemented the HealthRules core operating platform supplied by HealthEdge, the leading provider of next generation software solutions to both payers and providers. In conjunction with our new business process outsourcing partner UST Global, Health Options now directly controls and processes claims onsite at our offices in Lewiston Maine.

The new HealthRules platform offers greater capabilities, increased flexibility in benefit design, and enhanced functionalities to improve our Member and provider experience. It also enables us to gain efficiencies and lower our operating costs.

### **Provider Portal Enhancements**

We are pleased to announce that access to online authorizations is now available through Health Options' provider portal. This gives portal users the ability to both initiate prior approvals and track and manage authorization statuses. This enhancement improves efficiency, and allows providers to better self-serve the prior authorization and prior approval space.

### **New Utilization Management Partnership**

Effective January 1st Health Options engaged eviCore Healthcare to provide a rigorous delegated prior authorization and utilization management program focusing on advanced imaging procedures, including cardiac imaging and ultrasound, as well as a musculoskeletal program focusing on joint replacement, spine surgery, and the functional therapies associated with the pain management of those conditions.

These enhancements are examples of our ongoing commitment to improving operations in all aspects of our business. We maintain a constant review of our tools, systems and processes to identify opportunities for administrative efficiency so we can deliver the best value to our Members and constituents.

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## **Annual Meeting/Announcement of New Board Directors**

The fourth annual Member Meeting was held on November 16, 2017 in Health Options' Lewiston office. Its purpose is to provide an update on our organization's progress through the current year and plans for the next, and to announce the selection of Board Directors whose terms begin in the coming year. Health Options President and CEO Kevin Lewis and Chairman of the Board Doug Smith were the key speakers at the event. Smith cited the installation of a new claims processing platform as the outstanding achievement of 2017, stating " ...this system and platform will ensure our future capabilities are state-of-the-art and ready to adjust to what may be required in the years ahead."

### **Election Results**

Three newly elected Directors were announced, each of whom brings additional experience and energy to the Board:

- Robert Lorenzo, MD, is a licensed and board-certified physician with 30 years of experience who has worked in both clinical and administrative positions
- Jeff Norris is an Information Technology contractor with degrees in both Economics and Political Science
- Lisa Tapert is already deeply involved in access to healthcare in her role as Executive Director of the Maine Mobile Health Program.

Four Directors whose terms expired at the end of 2017 were re-elected for an additional term. They are: Rocell Marcellino, David Shultz, Ronnie Weston, and Douglas Wilson. Two Directors - Mike Woodard and Dana Baldwin - chose to end their service on the Board when their terms concluded. We thank Mike and Dana for their dedication and commitment throughout the years.

### **Updates to the 2018 Summary of Benefits and Coverage**

Please note that updated versions of the Summary of Benefits and Coverage (SBC) for 2018 are now available through your broker portal, the Member portal, and the Health Options website.

### **New, More Efficient Call Routing for Group Billing Inquiries**

We have streamlined our interactive voice response (IVR) system to quickly channel questions pertaining to group billing and invoicing directly to our Enrollment & Eligibility department. To utilize this system, employers and brokers should call our Members Services line at (855) 624-6463. When presented with your IVR options, press 4, specifically for employers, group administrators and brokers, and then press 1 for questions pertaining to invoicing. This will direct the call to the Enrollment & Eligibility department's billing and invoicing line.

Please note that Option 5 on the IVR is still reserved for general broker calls not related to billing and invoicing issues.

Employers, group administrators, and brokers can also reach out to [enrollment@HealthOptions.org](mailto:enrollment@HealthOptions.org) to inquire about, or resolve, billing issues.

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## Did You Know?

### **Small Group - New Business Submission Guidelines**

Complete and accurate information is required when submitting small group new business. In particular:

- All submissions must include a copy of an employer's most recent State of Maine 941 with information on each employee indicating
  - full-time or part-time status
  - eligible or ineligible status
  - enrolling or waiving
  - any terminated employees
  - If an employee is not listed on the State of Maine 941 but is eligible and enrolling, you must submit proof of employment
  - All eligible employees, including those waiving coverage, must be included on the enrollment census
  
- The COBRA Administration box should always be checked NO, as we do not administer COBRA

Note that a husband/wife only business is not eligible to enroll as a group plan even if their business is established as a C-Corp.

Be sure to select either composite or Member-level rating BEFORE you finalize and submit the group application for both new and renewing groups. This decision cannot be altered within the system once the group application is submitted.

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## Ask the Expert

We asked Tyler Tyburski, RN, Lead Clinical Specialist with Community Health Options' Medical Management department, to discuss the benefits of completing the Wellness Assessment and the advantages of setting up and utilizing the Member portal.

**Q: Why should a Health Options Member take an**

## individualized Wellness Assessment?

A: The Wellness Assessment provides valuable information about an individual's health risks and quality of life. After completing a brief questionnaire, the respondent receives information about health areas that could use attention as well as positive feedback about the areas that are working well. The assessment report also highlights how lifestyle choices impact health; for example, a smoker could be alerted to how tobacco use increases the risk for cancer.



Additionally, the Wellness Assessment can be customized to help employers gain insight into the aggregate health risks of their employees. Employers can use this information to support health initiatives that can impact the overall population risk.

To review the Community Health Options' Wellness Assessment, please [click here](#).

### **Q: In general, what benefits can the Member portal provide?**

A: The Member portal is a key avenue of communication and information sharing. Within their secure portal, members can:

- Review their eligibility, claims, plan details, and accumulators
- Access plan documents and print ID cards
- Learn more about pharmacy benefits and view medication histories
- Find information about medications, and calculate copays
- Search our comprehensive, evidenced-based medically reviewed healthcare information portal
- Take the Wellness Assessment and review the individualized results
- Enroll with Rx Savings Solutions, a free benefit that provides transparency into prescription costs, helping Members save money at the pharmacy

Members should check the portal periodically for updates. This portal can be accessed via the Health Options website at [www.healthoptions.org](http://www.healthoptions.org).

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## On the Horizon

### **2018 Member Orientation**

We want to help our Members to understand their plan benefits and learn how to be savvy consumers of healthcare. That's why we developed Member Orientation sessions. To make these sessions as accessible as possible, the Outreach and Education team will be offering two webinars and 36 in-person sessions across the state in 18 locations from Fort Kent to York and Ellsworth to Sanford.

Group and individual Members are invited to attend, to learn about:

- Copays, deductibles, coinsurance, and out-of-pocket maximums
- Strategies to help Members save money on medical and prescription costs
- Features of the Member portal and how to set up a secure, individualized portal
- The Explanation of Benefits and other forms
- Preventive services available at no cost with a Qualified Health Plan

Click [here](#) for an event flyer that you can share directly with your Health Options Members or direct them to our website at

<https://www.healthoptions.org/about-us/what-is-happening/upcoming-events>.

Registration is required. Members can register by sending an email to [OrientationRSVP@healthoptions.org](mailto:OrientationRSVP@healthoptions.org) and including their name, email address, telephone number, and the location and time they plan to attend. Or they can leave that information on voicemail at (207) 402-3342.

*Please Note: Sessions with fewer than 10 participants will be canceled and those registered will be notified of any cancellations.*

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## Stay Connected

