



Preferred Provider Organization (PPO) & Health Maintenance Organization (HMO)

- New Options Explained -

Community Health Options offers several plan designs to meet your health and wellness needs and your budget.

Plan differences are based on out-of-pocket costs (deductible, copays, coinsurance, out-of-pocket maximum), and in-network benefits.

All PPO and HMO plans require you to select an in-network PCP. However, only the HMO plans require a referral from your PCP for Specialist care.

PPO and HMO plans both offer the same network of providers. However, PPO plans have additional and separate out-of-pocket costs for out-of-network services, while HMO plans do not have out-of-network coverage.

For more detailed information about your health plan, review your plan documents in the Member portal at HealthOptions.org or call Member Services.

Member Services

M-F, 8 AM to 6 PM

(855) 624-6463

Whether you choose a PPO or HMO health plan you have access to the same broad, regional network of providers. Health Options' network includes all Maine hospitals, as well as many New Hampshire hospitals and providers.

Health Options' Network includes:

Dana Farber Cancer Institute Boston Children's Hospital
Massachusetts General Hospital North Shore Medical Center
Brigham and Women's Hospital Newton-Wellesley Hospital
Brigham and Women's Faulkner Hospital
Spaulding Hospital Cambridge & Spaulding Rehab Hospital Boston

For more detailed information about our health plans or to review our Member Benefit Agreement and Schedule of Benefits, Provider Directory, Prescription Formulary, or Privacy Notice, please visit our website at HealthOptions.org. If you do not have access to computer or internet services, please call (855) 624-6463. A Member Services Associate will be happy to provide you with printed copies and answer any questions you may have.

Community Health Options complies with applicable Federal civil rights law and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le (855) 624-6463 (TTY/TDD: 711)

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al (855) 624-6463 (TTY/TDD: 711)