



2024 Individual Healthcare Plans

Community Health Options is a Maine-based, Member-led, nonprofit health insurer created to serve Members. From New England to national networks, we offer a range of PPO, HMO and tiered HMO options for premium savings and services our Members can count on.

Caring about the Health and Well-Being of our Members

Our collaborative approach distinguishes Community Health Options as a caring health plan provider focused on positive health outcomes, ultimately impacting the total cost of care. On-staff medical and healthcare experts can help Members overcome barriers to care when seeking medication, medical equipment, authorization support, provider outreach and formulary education. The Care Management team can also partner with local agencies to provide one-touch resolution when assisting with financial, transportation, housing and other issues affecting overall well-being.

Multiple Medication Programs that Drive Down Costs

The cost of medication can make access to essential treatment difficult. That's why our Pharmacy team partners with providers to offer more options to lower prescription costs. Members with several medications are offered personal outreach with our ScriptSaver Program to help them reduce out-of-pocket costs; and our Price Assure Program offers a partnership with GoodRx to deliver the best price on generics. In addition, our Site of Care Program provides Member incentives to preferred treatment locations for select medications; optimizing cost effective and convenient treatment to obtain the best health outcomes. Lastly, we offer a \$5 copay on Tier 1 preferred generics on all non-HSA plans.

Plan Highlights:

- **NEW! Predictable copays** for services like chiropractic and osteopathic visits, physical, speech and occupational therapy, and annual pediatric vision exams in non-HSA plans.
- **NEW! Copay for in-network acupuncturists** with no deductible on select plans. Members can receive up to a \$50 reimbursement per visit for out-of-network visits.
- **Strong partnerships** with a robust provider network of 48,000 providers including clinicians, hospitals, and pharmacies, and 100% of hospitals in Maine, most in New Hampshire, and many premier facilities in New England.*
- We offer PPO national plans with **in-network national coverage** for broader geographic benefits.
- All Individual National Gold and Silver plans include **access to care for emergent conditions outside the U.S.**
- **Healthy Maine plans** include WellRight®, a digital wellness platform and mobile app as well as **unlimited personal health coaching**, all at **\$0 cost**.
- **First in-network primary care and behavioral healthcare visits annually per Member have no cost share** in non-HSA plans.
- **Prescription fulfillment** is available **by mail** or through **retail pharmacies**. Our pharmacy benefit manager, Express Scripts®, offers a cost comparison tool and mobile app, making it easy to save money and order the medications you need.
- **Chronic Illness Support Program (CISP)** offered on all non-HSA plans to reduce financial barriers for Members with select chronic conditions.**
- **Urgent care telehealth visits with \$0 cost share** on non-HSA plans and \$0 after deductible for HSA plans via Amwell®.
- Members requiring **insulin** will have a **cost share not to exceed \$35** for up to a 30-day supply.
- **Treatment for tobacco use at \$0 cost** with enhanced benefit for over-the-counter nicotine replacement therapy products, including nicotine patches, gum, lozenges and certain FDA-approved medications listed on our drug formulary.

- **A cost estimator tool** in your portal helps you understand and compare the cost of planned services.
- **Pediatric and adult vision coverage** including one exam every 12-month calendar year and with copay on pediatrics on non-HSA plans. Pediatric also includes coverage for lenses/frames/contacts every 24-month calendar period.
- **Pediatric dental** through Northeast Delta Dental® is available on select plans with a separate low deductible.

Friendly, local help

We know how hard it can be to navigate health insurance. We're here to help. Call for friendly, local support 8 a.m. to 6 p.m. Monday–Friday. We'll help you get the most from your current plan or find the perfect plan. Want to do your own research online first?

Use our interactive online comparison tool to find plans that fit your life.

Call **(855) 624-6463**

Visit compareplans.healthoptions.org

*Except Togus VA Hospital

**Chronic conditions include asthma, coronary artery disease, chronic obstructive pulmonary disease, diabetes and hypertension. Not available on catastrophic plans.