



Community Health Options

Health insurance made for **Mainers**, powered by **Members**.

Instead of continually refining our plans to make them more profitable, we're focused on making them more practical—helping you reduce costs, attract talent and improve the health and productivity of your workforce.

- 13-point Partner Promise with quantifiable, time-based commitments
- 99% client satisfaction, leading to high group retention
- Fair rates offered at the first quote
- A trusted partner with a long-term view
- Plus, health plan administration for self-funded businesses or those looking to move to a self-funded model



It's about choice

Customized cost sharing on plans for groups of 100+ enrolled employees*

37 PLANS TO SELECT FROM FOR LARGE GROUPS OF ANY SIZE:

- PPO NE and PPO National plans
- HMO Tiered NE and HMO National plans
- High deductible HSA Plus options with cost shares ideal for HRA wraps
- Low and midrange deductible plans with predictable copays

ALL PLANS have access to Community Health Options' broad New England network which comprises **all hospitals in Maine and most in New Hampshire**, as well as many premier institutions within New England.** National HMOs and PPOs include in-network national coverage through the First Health® network, and all Large Group plans have **emergency out-of-country coverage**.

It's about benefits that help employees thrive

NEW LARGE GROUP PLAN ENHANCEMENTS FOR 2025:

- Select plans have a formulary that includes GLP-1 products approved for weight loss.
- HSA Plus plans now include a Chronic Illness Support (CISP) program designed for HSA compatibility. All other plans continue to have our popular CISP program.
- Reduced copays for specified urgent care locations on non-HSA plans.

PLANS INCLUDE THE FOLLOWING:

- \$25 lab copays and \$75 X-ray copays at specified locations on non-HSA plans.
- \$5 copays on 30-day Tier 1 preferred generic medications on non-HSA plans.

- \$5 copays on select 30-day Tier 1 preferred generic medications on HSA Plus plans. No deductible required.
- Copays for in-network acupuncture on non-HSA plans, and up to \$50 reimbursement on HSA plans. No deductible required.
- Copays for in-network adult and pediatric vision exams; coinsurance for lenses/frames/contacts after deductible.
- Copays for in-network chiropractic and osteopathic visits, physical, speech and occupational therapy on non-HSA plans.
- \$0 unlimited personal health coaching and a digital wellness platform and app.
- Virtual care partnerships with Firefly Health for primary care and Amwell® for urgent care and behavioral health services.
- Enhanced behavioral health with the first three in-network visits at \$0 cost on non-HSA plans.

*Cost sharing customization is available on deductibles, maximum out-of-pocket, copays and coinsurance.

**All Maine hospitals, except Togus VA Hospital.

Looking to self-fund your employee healthcare coverage? Ask your broker for information on our administrative services.

A Partner Promise based on 3 principles

We want to be your partner over the long term, and are committed to our **Large Group Partner Promise, a 13-point, time-bound pledge built on three core principles.***

YOU WILL HAVE A SIMPLE TRANSITION

Complex Care

We reach out to Members with complex health needs to support their care—ensuring they have access to cost-effective providers, medications and other in-network medical resources.

Member Services Introduction

We know being the new kid can be tough, so we call or email every new Member to familiarize them with benefits, portal access and mail order setup, **all within the first 90 days.**

Group Administrator Support

We provide a **dedicated phone queue** exclusively for Group Administrators, delivering efficient transition and ongoing support, saving valuable time.

YOUR GROUP AND EMPLOYEES WILL SAVE MONEY

Targeted High-Cost Claimant Assistance

High-cost claims can drive up healthcare premiums. That's why we contact **top claimants** within **60 days** after their claims are received to explore ways to reduce member out-of-pocket and group claim expenses. We won't stop there—we're always reviewing high claimant expenses to look for group and Member savings.

Multiple Medication Programs Drive Down Costs

The cost of medication can make access to essential treatments difficult. That's why our Pharmacy team partners with providers to give Members more options for affordable prescriptions. Members with savings opportunities are offered personal outreach with our **ScriptSaver program** to help them reduce out-of-pocket costs, and the **Price Assure** partnership with **GoodRx** delivers the best price on generics. Additionally, our **Infusion Site of Care** program provides Members incentives to receive cost-effective and convenient treatment at preferred infusion locations.

YOUR EMPLOYEES WILL FEEL VALUED

Ongoing Care Management

Our Maine-based care managers are all specially trained medical professionals available to assist with referrals and provide personalized complex care support. They will even reach out to providers and pharmacies on behalf of Members when necessary.

Member Services: Local Advocates at Your Service

Members enjoy seamless and responsive access to our Maine-based expert team, which boasts a **99% Member satisfaction rate.**** With guided support, we save your employees time and help them get the most out of their benefits. And Members never get homework—we do all the follow-up.

Popular Programs Make It Easy for Employees to Focus on Health and Wellness

With our **Chronic Illness Support Program**, we reduce barriers to care for employees with asthma, diabetes, coronary artery disease (CAD), chronic obstructive pulmonary disease (COPD) and hypertension. Our **digital wellness platform and app**, together with **personalized health coaching**, gives employees and dependents the support and encouragement they need to form healthy habits, **all at \$0 cost.**

*Reporting for groups of 100+ Members.

**Percentage of Members completing a post-call survey.



Contact your valued broker to get
a quote from Community Health Options.

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