



A New Health Insurance Option
for Maine People

Presentation to the Dirigo Health Agency
Board of Trustees



November 18, 2013



MCHO Mission and Vision

Mission: To partner with Maine people, businesses and health professionals to provide affordable, high quality benefits that promote health and well-being.

Vision: To be a leader in transforming the health of Maine people and positively affecting the Maine economy.



Local, Nonprofit, Maine-Based, Statewide

At MCHO, we are committed to offering local services with a local presence, and at the highest quality.

- Located in the Bates Mill in Lewiston
 - Member Services Center
 - Provider Relations
 - Care Management and Quality
 - Behavioral Health Integration
- Members have a voice: Member-led Board
- Nonprofit and Transparent



Extensive Network and Preferred Provider Organization (PPO) Plan

- Maine Community Health Options offers an extensive network of Medical and Behavioral Health Providers.
 - All Maine Hospitals
 - Border Facilities and Providers
 - National network of in-network providers
- Providers include doctors, nurse practitioners, specialists, mental health and substance abuse providers, pharmacies, clinics, hospitals, and others.
- No referral needed for a specialist.



Maine Community Health Options 2014 Individual & Family Plan Summary							
Plan Name	Community Advantage	Community Value	Community Choice	Community Preferred	Community Option	Community Option HSA	Community Safe Harbor
Plan Description	Comprehensive Coverage with Lowest Out-of-Pocket Costs	Comprehensive Coverage with Low Office Visit Co-pay	Comprehensive Coverage with Low Coinsurance Percentage	Comprehensive Coverage with Low Out-of-Pocket Costs	Low Monthly Premium; Chronic Illness Support Program	Low Monthly Premium; HSA compatible	Low Monthly Premium with a Higher Deductible; No Coinsurance
Metal Level	Gold	Silver	Silver	Silver	Bronze	Bronze	Catastrophic
In-Network Deductible	\$650 Individual \$1300 Family	\$2350 Individual \$4700 Family	\$2000 Individual \$4000 Family	\$2000 Individual \$4000 Family	\$5000 Individual \$10000 Family	\$5000 Individual \$10000 Family	\$6350 Individual \$12700 Family
In-Network Coinsurance	20%	50%	30%	30%	50%	50%	0%
In-Network Primary Care Visit	\$25	\$20	\$30	\$20	\$45	10% Coinsurance after deductible	0% Coinsurance after deductible
In-Network Specialist Visit	\$75	\$50	\$80	\$75	\$140	50% Coinsurance after deductible	0% Coinsurance after deductible
In-Network Out of Network Maximum	\$2500 Individual \$5000 Family	\$6350 Individual \$12700 Family	\$6350 Individual \$12700 Family	\$5500 Individual \$11000 Family	\$6350 Individual \$12700 Family	\$6350 Individual \$12700 Family	\$6350 Individual \$12700 Family

Maine Community Health Options 2014 Small Group Plan Summary							
Plan Name	Community Advantage	Community Preferred	Community Choice	Community Select	Community Select HSA	Off Exchange: Community Option	Off Exchange: Community Option HSA
Plan Description	Comprehensive Coverage with Lowest Out-of-Pocket Costs	Comprehensive Coverage with Low Office Visit Co-pay	Comprehensive Coverage with Low Coinsurance Percentage	Comprehensive Coverage with Low Out-of-Pocket Costs	Low Monthly Premium; Chronic Illness Support Program	Low Monthly Premium; HSA compatible	Low Monthly Premium with a Higher Deductible; No Coinsurance
Metal Level	Gold	Silver	Silver	Bronze	Bronze	Bronze	Bronze
In-Network Deductible	\$650 Individual \$1300 Family	\$2000 Individual \$4000 Family	\$2000 Individual \$4000 Family	\$2000 Individual \$4000 Family	\$2000 Individual \$4000 Family	\$5000 Individual \$10000 Family	\$5000 Individual \$10000 Family
In-Network Coinsurance	20%	30%	30%	80%	70%	50%	50%
In-Network Primary Care Visit	\$25	\$20	\$30	\$45	10% Coinsurance after deductible	\$45	10% Coinsurance after deductible
In-Network Specialist Visit	\$75	\$75	\$80	\$140	Ded / Coins	\$140	Ded / Coins
In-Network Out of Network Maximum	\$2500 Individual \$5000 Family	\$5500 Individual \$11000 Family	\$6350 Individual \$12700 Family	\$6350 Individual \$12700 Family	\$6350 Individual \$12700 Family	\$6350 Individual \$12700 Family	\$6350 Individual \$12700 Family

MCHO Approach - Benefit Design Attributes

- Focus on Primary Care and Prevention
- Local Care Management
- Integrated Behavioral and Medical Health
- Shared Decision Making & Member Engagement
- Promote Choosing Wisely - www.choosingwisely.org
- Value Based Insurance Design
 - Chronic Illness Support Program
 - Tobacco Cessation



Chronic Illness Support

- We offer additional help to our Members with specified medical conditions that are on-going and can be managed for better health:
 - Asthma
 - Chronic Obstructive Pulmonary Disease (COPD)/Emphysema
 - Diabetes
 - Hypertension



Chronic Illness Support

- Access to **Prescription Drugs** on our approved drug list that are clinically appropriate for treating the diagnosis with no Out-of-Pocket costs for generic (Tier 1) and a 50% Out-of-Pocket decrease in the cost of preferred brand medications (Tier 2)
- No Out-of-Pocket costs for **Office Visits** with the Member's Primary Care Provider (PCP) and appropriate specialists when the Member is being seen specifically for ongoing routine treatment of one or more of the selected medical diagnoses
- **Laboratory Tests (labs)** linked to the primary diagnosis code (Asthma, COPD, Diabetes, Hypertension) are covered with no Out-of-Pocket cost
- **Durable Medical Equipment (DME)** covered with no Out-of-Pocket cost include the following: one glucometer each year, one peak flow meter each year, and inhaler adjuncts (e.g., spacer)
- **Behavior modification counseling** is covered with no Out-of-Pocket costs



Chronic Illness Support: Diabetes Example

MCHO covers WITH NO Out-of-pocket costs:

- Up to 100 glucometer test strips each 90 days (requests for greater numbers of test strips require Prior Approval)
- Diabetic eye exam done by an ophthalmologist or optometrist (once per year)
- Diabetes (e.g., DSMT/ADEF) and Asthma (e.g., allergens/triggers, asthma action plan) education programs
- Nutritional counseling for Diabetes



MCHO Summary of Benefits & Coverage Bronze Plan - Community Option



Community Option

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage Period: [To be Determined]

Coverage for: Small Group | Plan Type: PPO

About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.



This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having a baby (normal delivery)	
<ul style="list-style-type: none"> Amount owed to providers: \$7,540 Plan pays \$2,200 Patient pays \$5,340 	
Sample care costs:	
Hospital charges (mother)	\$2,700
Routine obstetric care	\$2,100
Hospital charges (baby)	\$900
Anesthesia	\$900
Laboratory tests	\$500
Prescriptions	\$300
Radiology	\$300
Vaccines, other preventive	\$40
Total	\$7,540
Patient pays:	
Deductibles	\$3,000
Co-pays	\$140
Co-insurance	\$200
Limits or exclusions	\$0
Total	\$5,340

Managing type 2 diabetes (routine maintenance of a well-controlled condition)	
<ul style="list-style-type: none"> Amount owed to providers: \$4,100 Plan pays \$3,750 Patient pays \$350 	
Sample care costs:	
Prescriptions	\$1,500
Medical Equipment and Supplies	\$1,300
Office Visits and Procedures	\$750
Education	\$290
Laboratory tests	\$140
Vaccines, other preventive	\$140
Total	\$4,100
Patient pays:	
Deductibles	\$0
Co-pays	\$0
Co-insurance	\$350
Limits or exclusions	\$0
Total	\$350

MCHO Summary of Benefits & Coverage Silver Plan - Community Choice



[Community Choice]

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage Period: [To Be Determined]

Coverage for: Individuals & Families | Plan Type: PPO

About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.



This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having a baby (normal delivery)	
<ul style="list-style-type: none"> Amount owed to providers: \$7,540 Plan pays \$4,440 Patient pays \$3,100 	
Sample care costs:	
Hospital charges (mother)	\$2,700
Routine obstetric care	\$2,100
Hospital charges (baby)	\$900
Anesthesia	\$900
Laboratory tests	\$500
Prescriptions	\$300
Radiology	\$300
Vaccines, other preventive	\$40
Total	\$7,540
Patient pays:	
Deductibles	\$2,000
Co-pays	\$80
Co-insurance	\$1,020
Limits or exclusions	\$0
Total	\$3,100

Managing type 2 diabetes (routine maintenance of a well-controlled condition)	
<ul style="list-style-type: none"> Amount owed to providers: \$4,100 Plan pays \$3,890 Patient pays \$210 	
Sample care costs:	
Prescriptions	\$1,500
Medical Equipment and Supplies	\$1,300
Office Visits and Procedures	\$750
Education	\$290
Laboratory tests	\$140
Vaccines, other preventive	\$140
Total	\$4,100
Patient pays:	
Deductibles	\$0
Co-pays	\$0
Co-insurance	\$210
Limits or exclusions	\$0
Total	\$210

MCHO Summary of Benefits & Coverage Gold Plan - Community Advantage

Having a baby (normal delivery)		Managing type 2 diabetes (routine maintenance of a well-controlled condition)	
<ul style="list-style-type: none"> ■ Amount owed to providers: \$7,540 ■ Plan pays \$5,880 ■ Patient pays \$1,660 		<ul style="list-style-type: none"> ■ Amount owed to providers: \$4,100 ■ Plan pays \$4,012 ■ Patient pays \$88 	
Sample care costs:		Sample care costs:	
Hospital charges (mother)	\$2,700	Prescriptions	\$1,500
Routine obstetric care	\$2,100	Medical Equipment and Supplies	\$1,300
Hospital charges (baby)	\$900	Office Visits and Procedures	\$730
Anesthesia	\$900	Education	\$290
Laboratory tests	\$500	Laboratory tests	\$140
Prescriptions	\$200	Vaccines, other preventive	\$140
Radiology	\$200	Total	\$4,100
Vaccines, other preventive	\$40		
Total	\$7,540		
Patient pays:		Patient pays:	
Deductibles	\$650	Deductibles	\$0
Co-pays	\$100	Co-pays	\$88
Co-insurance	\$910	Co-insurance	\$0
Limits or exclusions	\$0	Limits or exclusions	\$0
Total	\$1,660	Total	\$88

Tobacco Cessation Treatment

***MCHO does not charge higher premiums for smokers (no financial penalty for smokers)*

MCHO supports:

- Unlimited quit attempts
- Benefits for nicotine replacement therapy* (NRT) products and any other medications approved by the FDA for tobacco cessation


**To be eligible for benefits for Nicotine replacement therapy, products must be prescribed by the member's provider*



Tobacco Cessation Medications

- NRT products can include, but are not limited to, nicotine patches, gum, or nasal spray
- Generic nicotine replacement therapy is available with no Out-of-Pocket Costs when prescribed by a Plan Provider
 - Generic NRT: nicotine gum, nicotine lozenge, nicotine patch
- Prescription NRT is covered at preferred brand cost share (Tier 2)
 - Prescription NRT: Nicotrol Inhaler, Nicotrol Nasal Spray
- Prescription Chantix is covered for up to a total of 90-days supply in any plan year with no Out-of-Pocket costs





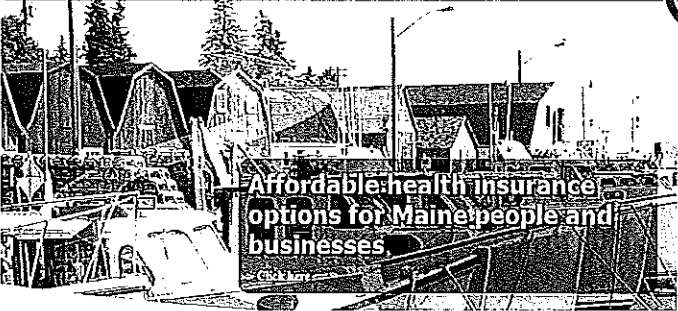
Maine Community
HEALTH OPTIONS

☎ 855.MCHO4ME
855.624.6463

Individuals & Families Employers Health Care Professionals Brokers/Agents About MCHO

I want to...

- Compare & Quote Plans
- Find a Health Care Provider
- Find a Pharmacy



Affordable health insurance options for Maine people and businesses

Upcoming Events

Community Forums

Date: October 31, 2013 - POSTPONED TO 11/7
Time: 6:00 p.m.
Where: Bridgton Hospital, Bridgton

Date: November 6, 2013
Time: 6:00 p.m.
Where: Dempsey Center, Lowell Street, Lewiston

Learn More

Stay Informed!

Maine Community Health Options will offer new and affordable health insurance options for Maine people and businesses beginning in January 2014. Open enrollment will begin in October 2013.

Learn more

Meet our Leaders

Our chief executive officer, chief medical officer, and

Maine Community HEALTH OPTIONS

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Home > Individuals & Families > Compare & Quote Plans

Compare and Quote Plans

Compare plans and sign up now. We have developed an easy to use tool that allows you to understand your options and then sign up for insurance now, with an effective date of January 1st, 2014.

If you have any questions while you are filling out the form, please contact Member Services to speak to one of our experts at 855 624 6463.

We look forward to having you as a Member!

Get Quote Now →

Individual Plans

- > Community Advantage Gold
- > Community Value Silver
- > Community Choice Silver
- > Community Preferred Silver
- > Community Option Bronze
- > Community Option HSA Bronze
- > Community Safe Harbor Catastrophic

I want to...

- Compare & Quote Plans
- Find a Health Care Provider
- Find a Pharmacy

► Sign Up to Receive the Latest Information

Thank you for your time and interest in
Maine Community Health Options.

Toll Free: 1-855-624-6463
www.maineoptions.org

Maine Community HEALTH OPTIONS