

# Maine Community Health Options

A Health Cooperative for the People of Maine

## About

Maine Community Health Options is a new national Consumer Operated and Oriented Plan (CO-OP) – a program of the U.S. Centers for Medicare and Medicaid Services (CMS). CO-OPs are being created as a result of the Affordable Care Act. Maine Community Health Options is a private, nonprofit entity governed by a customer-based Board of Directors, which gives enrollees a strong voice in the management and development of the plan.

### *What is a Health CO-OP?*

CO-OPs are governed by their customers and designed to offer individuals and small businesses affordable, consumer-friendly and high-quality health insurance options. By January 1, 2014 individuals in states with CO-OPs will have the opportunity to buy personal or family health insurance coverage. Small business owners will be able to buy health coverage for their employees.

Like other cooperative models, the idea is to use profits to benefit enrollees, which could be achieved through lowering premiums, improving health benefits, or performing other activities to increase the stability of coverage for CO-OP members. CMS is closely monitoring CO-OPs to ensure that they are meeting these goals.

For more information about CO-OPs, visit <http://www.healthcare.gov/law/features/choices/co-op/index.html>.

### *Why Does Maine Need a Health Insurance CO-OP?*

Individuals and small businesses in Maine currently do not have many options regarding health insurance. This is a particularly big problem in a state like Maine where our economy is fueled by small businesses that have very little say in the health insurance market. The result is increasing numbers of people either going without health coverage, or who are at risk of being without coverage. The CO-OP program will allow Maine Community Health Options to provide health insurance options for these important groups.

### *Our Mission*

Maine Community Health Options is governed by our customers and is designed to offer individuals and small businesses affordable, consumer-friendly and high-quality health insurance options.