



DEPARTMENT OF PROFESSIONAL & FINANCIAL REGULATION

Bureau of  
Insurance

STATE OF MAINE



# The 2015 Maine Individual Health Insurance Marketplace

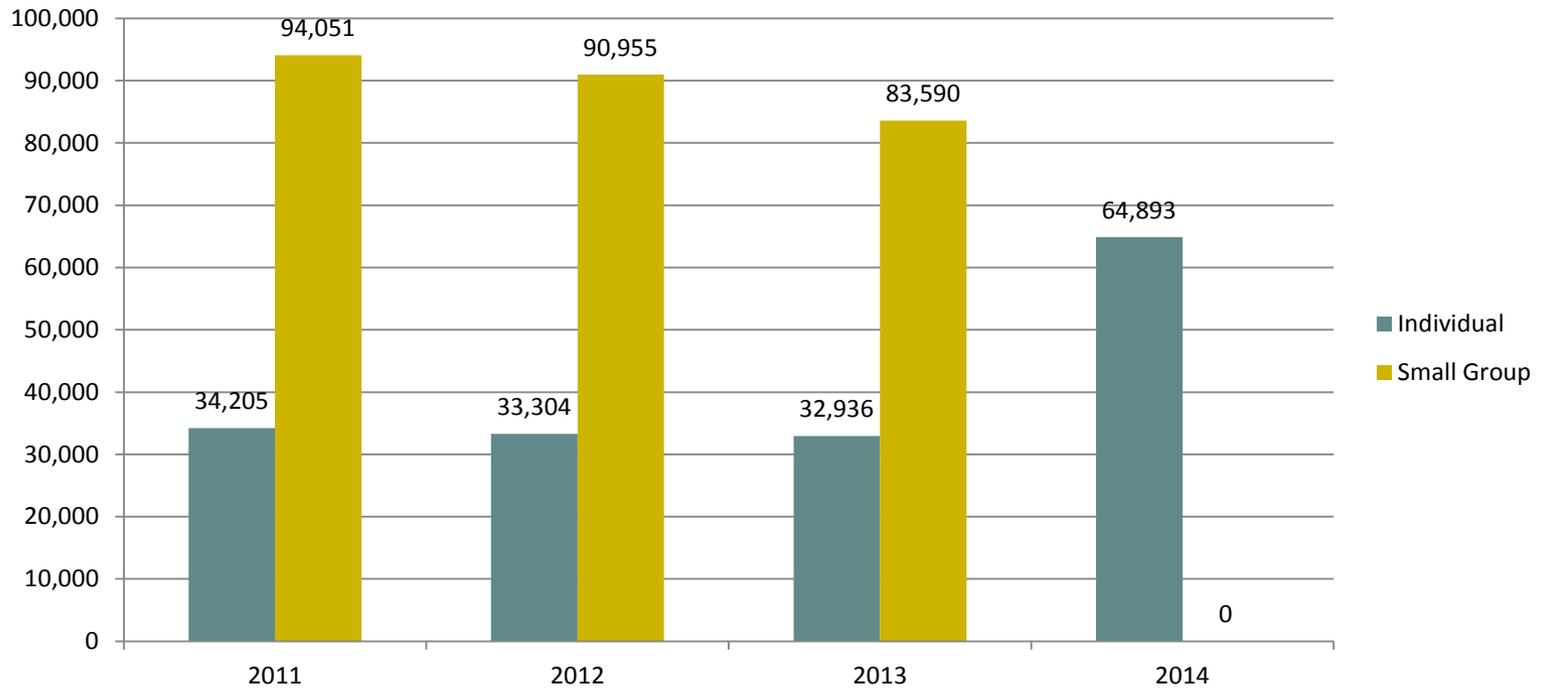


Maine Bureau of Insurance  
January 12, 2015

# Maine Health Insurance Market Insured Lives

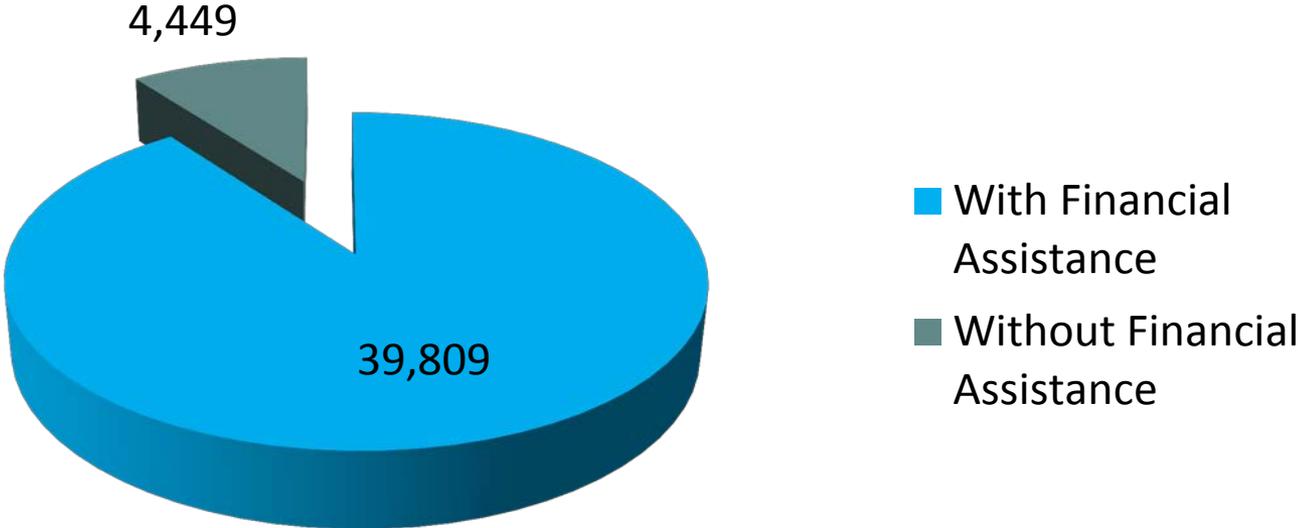
Small group enrollment for 2014 has not been reported yet.

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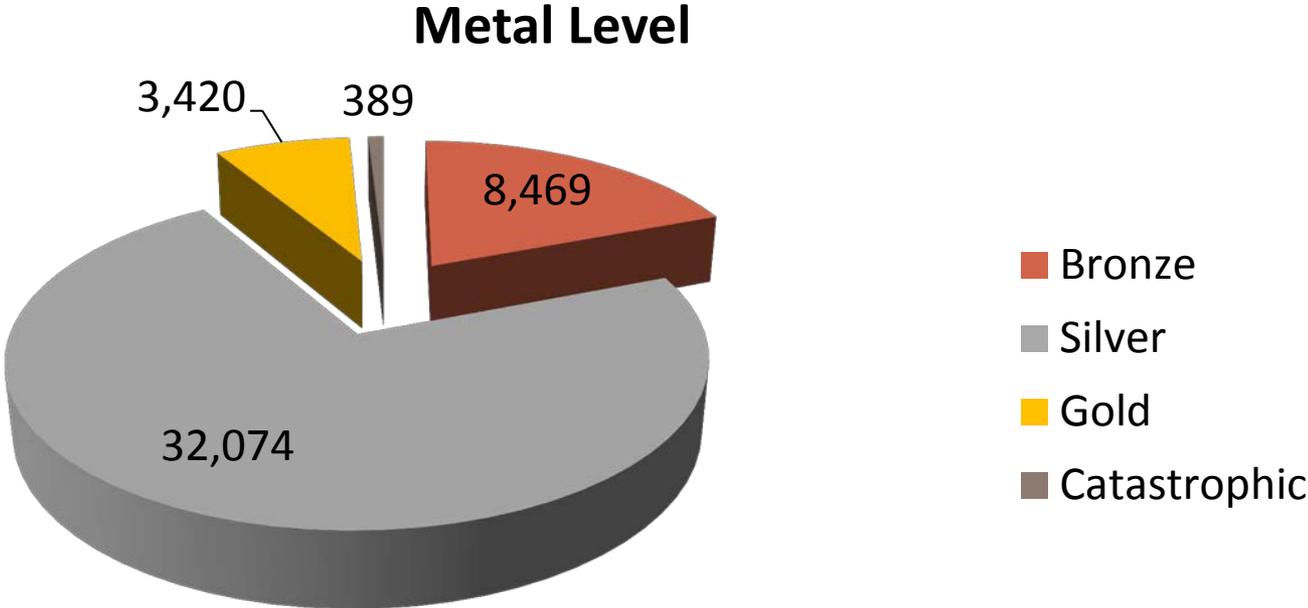
# Maine 2014 Marketplace (ACA) Plan Selection Characteristics

## Financial Assistance Status



3-31-2014

# Maine 2014 Marketplace (ACA) Plan Selection Characteristics



3-31-2014

# 2015 Marketplace Financial Assistance

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Number of people in your household							
	1	2	3	4	5	6	
Private Marketplace health plans	You may qualify for <b>lower premiums on a Marketplace insurance plan</b> if your yearly income is between...  <i>See next row if your income is at the lower end of this range.</i>	\$11,670 - \$46,680	\$15,730 - \$62,920	\$19,790 - \$79,160	\$23,850 - \$95,400	\$27,910 - \$111,640	\$31,970 - \$127,880
	You may qualify for <b>lower premiums AND lower out-of-pocket costs for Marketplace insurance</b> if your yearly income is between...	\$11,670 - \$29,175	\$15,730 - \$39,325	\$19,790 - \$49,475	\$23,850 - \$59,625	\$27,910 - \$69,775	\$31,970 - \$79,925
Medicaid coverage	If your state <b>is</b> expanding Medicaid: You may qualify for <b>Medicaid coverage</b> if your yearly income is below...	\$16,105	\$21,707	\$27,310	\$32,913	\$38,516	\$44,119
	If your state <b>isn't</b> expanding Medicaid: <b>You may not qualify for any Marketplace savings programs</b> if your yearly income is below...	\$11,670	\$15,730	\$19,790	\$23,850	\$27,910	\$31,970

The additional cost-sharing benefit noted on the 2<sup>nd</sup> row applies only when a Silver plan is selected.

# 2015 Individual Marketplace/Exchange

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- Maine Community Health Options offers:
  - ✦ 3 Bronze Plans, 5 Silver Plans, 1 Gold, 1 Catastrophic
  
- Anthem Health Plans of Maine offers:
  - ✦ 11 Bronze Plans, 9 Silver Plans, 4 Gold, 2 Catastrophic
  
- Harvard Pilgrim Health Care offers:
  - ✦ 1 Bronze Plan, 2 Silver Plans, 1 Gold

MEGA is non-renewing approximately 6,200 lives in 2014 and 2015

# 2015 Individual Marketplace/Exchange

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- Maine Community Health Options:

- ✦ Average rates decreased 0.8%

- Anthem Health Plans of Maine:

- ✦ Average rates decreased 1.1%

- Harvard Pilgrim Health Care:

- ✦ Average rates increased 2.2% from off-exchange last year





# OPM Multi-State Plans (Office of Personnel Management)

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- OPM is offering a Silver Plan and a Gold Plan through Anthem.
- Multi-State Plans' differences from other ACA plans:
  - Do not cover elective abortions.
  - The external review process is handled at the federal level rather than the state level.

**Important: Multi-State plans do not provide coverage in other states.**

# 2015 Individual Off-Exchange Market

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- All the exchange plans will also be available off-exchange.
- One additional off-exchange plan is offered by HPHC Insurance Co. (Bronze PPO).
- Aetna Health Inc. will offer 4 off-exchange plans in a new HMO product.



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# Comparison of 2015 Individual Health Plan Offerings

# Networks & Cost Sharing



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<b>Aetna</b> (Off-Exchange only)	<ul style="list-style-type: none"><li>• <b>Product:</b> HMO with two tiers (30% differential in cost-sharing) in South</li><li>• <b>Network Limits:</b> Tier 1 network in-state only; Tier 2 HMO network is national</li><li>• <b>Non Network coverage:</b> Emergent care only (Tier 2 cost-sharing)</li></ul>
<b>Harvard Pilgrim</b>	<ul style="list-style-type: none"><li>• <b>Products:</b> HMOs and PPOs</li><li>• <b>Network Limits:</b> HMO = New England network ; PPO = Nat'l network (Off/Bronze)</li><li>• <b>Non Network coverage:</b> Non-emergent care with higher cost sharing Emergent care with in-network cost-sharing</li></ul>
<b>Anthem</b>	<ul style="list-style-type: none"><li>• <b>Products:</b> HMOs and POS</li><li>• <b>Network Limits:</b> "Narrow" HMO network in South; POS network in North</li><li>• <b>Non Network coverage:</b> POS = non-emergent care coverage at higher cost-sharing = emergent care with in-network cost-sharing HMO = NO non-emergent care coverage = emergent coverage with in-network cost-sharing</li></ul>
<b>Maine Community Health Options</b>	<ul style="list-style-type: none"><li>• <b>Product:</b> PPOs</li><li>• <b>Network Limits:</b> All plans utilize a national wrap network (First Health)</li><li>• <b>Non Network coverage:</b> Non-emergent care with 20% differential on aggregate Emergent care at in-network cost-sharing</li></ul>

Note: All plans **except** Harvard's have "Aggregate" or "Non-Embedded" deductibles

# How to Find Providers



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Aetna	<ul style="list-style-type: none"><li>• <a href="http://www.aetna.com">www.aetna.com</a> “Doc Find”</li><li>• Tier 1 and Tier 2 providers in Maine.</li><li>• Tier 2 providers also national network</li></ul>
Harvard Pilgrim	<ul style="list-style-type: none"><li>• <a href="http://www.HPHC.org">www.HPHC.org</a> “Find a Doctor”</li><li>• Providers across ME, NH, MA, CT, parts of RI, VT and NY available to members in HMO and PPO plans in Maine</li></ul>
Anthem	<ul style="list-style-type: none"><li>• <a href="http://www.anthem.com">www.anthem.com</a> “Find a Doctor”</li><li>• Different provider networks for HMO and POS products</li><li>• No providers outside of Maine</li></ul>
Maine Community Health Options	<ul style="list-style-type: none"><li>• <a href="http://www.maineoptions.org">www.maineoptions.org</a> “Find a Health Care Provider”</li><li>• Providers in Maine, New Hampshire and across the county in the wrap network “First Health”</li></ul>

# Coverage of Preventive Services



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All carriers must cover specific preventive services:

[www.uspreventiveservicestaskforce.org/Page/Name/usptf-a-and-b-recommendations/](http://www.uspreventiveservicestaskforce.org/Page/Name/usptf-a-and-b-recommendations/)

# Prescription Drug Coverage



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Aetna	<ul style="list-style-type: none"><li>• 5-Tier formulary, including 2 levels of generic.</li></ul>
Harvard Pilgrim	<ul style="list-style-type: none"><li>• 4-Tier formulary</li></ul>
Anthem	<ul style="list-style-type: none"><li>• 4-Tier formulary</li></ul>
Maine Community Health Options	<ul style="list-style-type: none"><li>• 4-Tier formulary</li></ul>



# Wellness Programs



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Aetna	<ul style="list-style-type: none"><li>• Tier 1 Accountable Care Network focused on prevention</li><li>• Video coaching online</li></ul>
Harvard Pilgrim	<ul style="list-style-type: none"><li>• Disease management: asthma, COPD, diabetes, heart disease &amp; kidney disease</li><li>• Certified personal health coaches</li><li>• Discounts on specific wellness programs</li><li>• Online health education and tools</li><li>• \$150 Fitness Reimbursement program</li></ul>
Anthem	<ul style="list-style-type: none"><li>• Case management/nursing support via telephone/online chat</li><li>• Condition Care for End Stage Renal Disease</li><li>• MyHealth Advantage – targeted recommendations to members and providers</li><li>• Behavioral Health Inbound Call Center</li><li>• 24/7 nurse help line</li></ul>
Maine Community Health Options	<ul style="list-style-type: none"><li>• Chronic illness support with reduced cost sharing: asthma, COPD, coronary artery disease, diabetes &amp; hypertension</li><li>• 24/7 Access to health coaches</li><li>• Online health education and tools</li></ul>

# Individual Dental Coverage



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Aetna	<ul style="list-style-type: none"><li>• Pediatric Dental embedded in all medical plans</li><li>• Adult Dental only for accidental injury</li></ul>
Harvard Pilgrim	<ul style="list-style-type: none"><li>• On-Exchange- Pediatric Dental not included</li><li>• Off-Exchange- Pediatric Dental embedded</li></ul>
Anthem	<ul style="list-style-type: none"><li>• On-Exchange- Pediatric Dental not included</li><li>• Off-Exchange- Pediatric Dental embedded</li><li>• Stand Alone Pediatric and Adult Dental plans are available</li></ul>
Maine Community Health Options	<ul style="list-style-type: none"><li>• Embedded Pediatric Dental is included in 3 plans by Northeast Delta Dental, marked by a “PLUS” in the plan name</li><li>• Adult Dental only for accidental injury</li></ul>



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# Bureau of Insurance

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TTY for hearing impaired: Please call Maine relay 711

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