



Broker Newsletter



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Message from the CEO

As we approach Open Enrollment for 2018, we prepare for our fifth year of offering high quality health plans to groups and individuals, and we emphasize our commitment to both lines of business and the Members we serve. We are poised for growth and look forward to working with our appointed brokers, providing responsive quotes that are also competitive and compelling coverage offerings for both large and small group businesses.

Our focus remains on giving our Members the most for their premium dollars. For 2018, we are pleased to offer a new suite of HMO products in the individual market, in addition to our new PPO plans this upcoming year. These designs maintain our brand of high quality coverage and include a broad array of providers that are in network. We continue to offer our broad range of PPO group plans with some welcome new additions. Our broad network encompasses every hospital in the state, as well as many New Hampshire and eastern Massachusetts providers, including Dana Farber, Brigham and Women's, Mass General, and Children's Hospital.

We continue to offer innovative programs to improve our Members' health and save them money. Read on to learn more about what makes Health Options different including our Care Management approach, our partnership with Rx Savings Solutions, and our upcoming election for the Board of Directors.

Health Options has been named one of Maine's Best Places to Work for a third time, a distinction recognizing organizations with outstanding workplace environments in 2017. This year's honor is especially meaningful for us because it was achieved in a year in which we were able to rebound financially and improve operations and service to all members of our Health Options community.

We remain a Member-directed nonprofit health plan that is dedicated to affordable, high-quality benefits that promote health and wellbeing. We now have a solid financial footing, and we continue to focus on quality coverage and excellence in service. Our clear focus on all of our constituencies - our broker partners, our providers, our employees and, ultimately, our Members - remains constant. And we look forward with confidence as your group and individual clients join and renew with us in 2018 and beyond.

Kevin Lewis



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What's New?

Required Broker Partnership Training, CMS Training, and Updating your Broker Profile with Us

As the busy fall arrives, we look forward to working with all our appointed brokers for a successful season of group renewals, new group business onboarding, and Open Enrollment! Just a friendly reminder that appointed brokers once again have a three-step process to complete 2018 business with Health Options: participate in our Annual Broker Partnership training in October; complete your CMS training prior to Open Enrollment (for those enrolling clients through the Marketplace); and update your Broker Profile within your Broker portal.

Step 1: Participating in Annual Broker Partnership Training with Health Options Staff

In preparation for the 2018 plan year, we look forward to engaging with you at our annual Broker Partnership Training in mid-October to discuss 2018 updates and plan changes for both group and individual lines of business in Maine.

Learn more about small group offerings, large group options, individual plans, regulatory changes, updates to benefits and procedures, and new opportunities. See a synopsis in the next section of some key large and small group updates that we will address in greater depth and detail during these education sessions.

Invitations were emailed recently with details about our upcoming sessions in Bangor, Augusta, and Portland.

REGISTER NOW !!				
Bangor	Tuesday, October 17th	9am or 1:30pm	Seasons Grill and Sports Lounge	427 Main Street Bangor
Augusta	Wednesday, October 18th	9am or 1:30pm	Senator Inn	284 Western Avenue Augusta
Portland	Thursday, October 19th	9am or 1:30pm	MPX	2301 Congress Street Portland
For those unable to attend an in-person session, Webinar offered on Tuesday, October 24th at 10am				

If you have not yet chosen a session, please [Register Here](#) to RSVP. We urge you to attend an in-person session and ask you to please share this information with others in your office who may benefit from hearing directly and in-person from our Business Development team. Register soon as space is limited.

As part of your appointment with Community Health Options, you are required to satisfy this mandatory training requirement. If you are unable to attend in person, you may participate in the webinar on October 24th by using the link above to RSVP.

Step 2: Completing CMS Training prior to Open Enrollment

Plan year 2018 Marketplace registration and training for agents and brokers is now available on the [CMS Enterprise Portal](#). If you are a Broker enrolling clients in the Individual Marketplace or enrolling groups through the SHOP Marketplace, CMS requires that you complete their 2018 training prior to Open Enrollment to avoid loss of commission for business placed through the Marketplace.

For information on CMS Plan Year 2018 Registration and Training, visit <https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/Plan-Year-2018-Registration-and-Training.html>.

Commissions will not be released for Brokers who have not completed the annual CMS training requirements prior to their first sale during Open Enrollment. After completing the CMS training, keep copies of your completion certificates and email them to Business Development at businessdevelopmentinfo@healthoptions.org to avoid any disruption in commissions. Community Health Options will verify training completion annually before releasing commissions at the start of the Open Enrollment season.

Additional information is available to agents and brokers on CMS Resources for Agents and Brokers page at <https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/a-b-resources.html>.

Step 3: Updating your Broker Profile on the Broker Portal

Community Health Options wants to ensure that we have the most up-to-date information on file for you as an appointed Broker. Please review and update your demographic information within your Broker portal prior to the start of Open Enrollment on November 1st.

After logging into your Broker portal, click on your name to bring up "Your Account," and then review and revise pertinent information as needed.

Thank you for your prompt attention to these requirements. We look forward to another successful year of partnering with you!

Good News! Preview of 2018 Small and Large Group Plans

We have listened to our broker partners and employer groups and have developed a strong portfolio of large and small group health plans for 2018. **Please note that all 2018 updates below are subject to pending final approvals from CMS, which we anticipate happening very shortly.**

To augment the existing 2017 plans, four new small group plans have been added: Community Relate HSA, Community Beacon HSA, Community Accord, and Community Flex. Cornerstone PPO HSA 4000 20% is the newest addition to the large group offerings.

Pharmacy costs continue to be a challenging component of health care coverage for Members and employer groups. Health Options has made some adjustments to plans for 2018 to address these challenges. For HSA plans that previously charged deductible then coinsurance for Tier 1, 2, and 3 drugs, these have changed to Deductible then \$5, \$35, or \$70 copayment, respectively. In addition, all 2018 Group plans now include per script maximums for Tier 4 and Tier 5 drugs. This means that regardless of what phase the Member is in (deductible or coinsurance), the Member will not pay more than the per script maximum of \$300 for Tier 4 (non-preferred brand drugs) and \$500 for Tier 5 (specialty drugs) for a 30-day supply. By filling specialty prescriptions through Accredo, Members will only pay their plan's cost-share and receive a variety of specialized services, including:

- **Safe, prompt delivery.** Accredo will schedule and quickly ship all your specialty medications, including those that require special handling such as refrigeration.
- **Personalized care.** You'll have access to a team of pharmacists and nurses who have received specialized training in your medical condition.
- **Supplies.** Supplies, such as syringes, needles and sharps containers, will be provided with your medication.
- **Support - 24/7.** Trained pharmacists and nurses are available around the clock to answer your questions and will assist you in managing your condition.
- **Refill reminders.** Accredo will contact you regularly to schedule your next refill and see how your therapy is progressing. For convenience, some specialty medication refills can be ordered online, safely and securely, through express-scripts.com.
- **Drug safety monitoring.** As an Express Scripts pharmacy, Accredo can access your prescription information on file at all Express Scripts pharmacies to monitor for potential drug interactions and side effects of your medications.

Enrolling and Renewing Groups: Now through the End of the Year

Fall enrollments and renewals are already in full swing, and Health Options' Q4 group rates are highly competitive. We continue to encourage our brokers to speak with your employer groups about renewing now to take advantage of current pricing during the fourth quarter.

All January Group renewals and new business quotes will be live in the broker portal on October 3, 2017.

We are confident that your employer groups would like to know more about Health Options and our 2018 plans! The Health Options' team, and your Account Team in particular, looks forward to providing you with the tools, resources, and ongoing service to make this year's enrollment and renewal cycle the most successful to date!

Introduction of Maine Group Sales Manager, Tammy Dargie Walsh

As many of you know, our Maine Group Sales Manager, Tammy Dargie Walsh, has been making enhancements to Health Options' practices and procedures for group

business. In particular, Tammy is working diligently to turn around quotes for large business enrollments and renewals more quickly and efficiently. We encourage you to submit requests as early as possible in order for us to prepare group information for submission to underwriting. Please be sure to send updated claims experience and renewal rates as those are required in order to quote. We are eager to receive large group quotes and excited to grow our large group business with you!

Please reach out to Tammy (twalsh@healthoptions.org) soon to discuss new or renewing business, and plan to touch base in person at this year's Broker Training session!

Health Options Board Director Election

Health Options Members 18 years of age or older as of September 1, 2017 are eligible to vote in Health Options' Board Director Election. There are eight candidates on the ballot, seven of whom will be elected – or in some cases, re-elected as several of the candidates are current Directors who are interested in continuing their service on the Board after their terms expire at the end of this year. Background information about each of the candidates will be provided with the ballots, which will be sent to voters either via email or hard copy.

All Members can vote electronically or by hard copy ballot sent by postal mail. Voting begins on October 10th and closes on November 9th, so mailed ballots must be postmarked by that date and electronic voting closes at 5:00 pm. Election Services Corporation, an independent third party, is conducting the election and will tabulate the ballots and certify the results, which will be announced at the Community Health Options Annual Meeting on Thursday, November 16th from 4:30 - 5:30 pm at our office at 150 Mill Street, 3rd Floor, Lewiston.

Participation is an important aspect of being a Health Options Member. Your voice is our voice. Please encourage your employer group Members and individual Members to vote for the Board of Directors and attend the Health Options' Annual Meeting in person or by phone. With Health Options, employer groups and Members have a greater say in electing board leadership and providing direct feedback at the Annual Meeting. We look forward to their continued engagement with us.

Best Places to Work!

We are proud to announce that Health Options has once again achieved special recognition for our work here in Maine as a local, nonprofit that benefits the state's economy and its people.

As CEO Kevin Lewis has expressed, "We are honored to be once again named as one of the Best Places to Work in Maine. Since our inception we have worked to create a mission-centered culture that supports the wellbeing of our People. We, in turn, serve our Members with care and respect. In accepting this recognition we celebrate the incredible team of people who make Health Options an exceptional place to work."

We thank our Members, our employees, and our many partners who have helped us to become one of the 2017 Best Places to Work in Maine! In these busy upcoming months, we encourage you to engage with us – your Account Team and Business Development Team, and our Member Services Associates – who reflect professionalism, enthusiasm and our renewed commitment to service.

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Your Feedback and Resulting Enhancements and Updates

This past spring and summer, we sought feedback from our broker community with a greater focus on group business. Some individual interviews were conducted with small and large group brokers; a group administrator survey was undertaken; and a few large Group Administrators and their brokers met with us to discuss specifics relating to large group.

Enhancements have been made in the following areas:

- Using current technology to better track issues, and a commitment to replying to all inquiries in shortened time frames;
- Regular and comprehensive updates regarding financial performance to all brokers via Broker Updates;
- Detailed and timely information and education about annual changes and updates prior to renewal through comprehensive, required Broker Training, and inviting brokers to Assister Webinars for additional education about individual 2018 plans and updates;
- Expanding the number of plans that small groups can offer;
- System improvements in accounts receivable and our soon to be updated Member portal;
- More resources on the website for brokers, group administrators, and all Members to have at their fingertips; and
- Advertising kits with marketing materials that brokers can cobrand and use with current and prospective clients - coming soon!

We hope that you will continue to share your constructive input with your Account Team and Business Development.

Care Management and Population Health Services - the Health Options Difference

In our conversations with Members, employers and brokers, our Care Management (CM) program and the unique support structure that CM provides to Members with specific health needs are a clear differentiator for Health Options.

Our Population Health Team is composed of Care Managers and Care Navigators with specialists including registered nurses, licensed social workers, a registered dietician, and navigators/chronic care professionals who support Members' overall health through a spectrum of services.

These services are provided at no additional out-of-pocket costs for the Member.

Care Managers can help when Members need:

- an answer to a general medical question or a more complex question
- coordination with a second opinion
- support accessing behavioral health services
- support getting medical equipment or figuring out how to get specialty medications
- help when experiencing a critical event or diagnosis that requires extensive use of resources

Our care management approach supports Members receiving care in their own community with trusted local resources whenever possible. Our goal is to provide

additional assistance for Members with complex health needs who may need help coordinating their care. We can help remove barriers so the Member can get the right care at the right time in the right place.

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Did You Know?

Member Services has been engaging in two distinct initiatives to evaluate and enhance our service, and to update email contact information for as many Members as possible to ensure better direct communication with Members.

Updated Results from Caller Satisfaction Survey

For the past five months, callers to Member Services could choose to participate in an automated post-call survey by answering three short questions about our service to them.

Over 400 survey participants responded. Responses over this five-month period indicate that ninety-eight percent of respondents felt that they were treated with courtesy and respect, 90% indicated that they were given the information or help they needed; and 95% indicated that their call was answered in a timely manner.

Member Services Campaign to Collect Email Addresses

Member Services Associates are currently calling Members to collect email addresses for those aged 18 and older. The purpose of this outbound call campaign is to collect email addresses so that we can better and more efficiently communicate with our Membership. By sending emails rather than paper mailings when possible, Health Options not only cut costs, but also becomes a more 'green' and environmentally friendly organization!

Please encourage your clients to add their email to ensure receipt of all Member communications by calling Member Services at 855-624-6463, Monday through Friday, from 8 am to 6 pm.

Rx Savings Solutions - Member Savings on Prescription Medications

Just another friendly reminder that Community Health Options has partnered with Rx Savings Solutions to provide our Members with a no-cost benefit that helps Members and their families save money on prescription medications. Rx Savings Solutions will also work with physicians and local pharmacies to ensure that Members receive the most affordable access to medications. Members may believe that they're paying the lowest price available, but logging onto their portal provides greater transparency and the opportunity to see if any additional savings exists on current medications. Rx Savings Solutions will send alerts via text or email when opportunities arise to save on prescription costs.

Once again, ***please encourage our Members to take advantage of the savings and consider forwarding these simple steps below to your Health Options' clients:***

*

Health Options has an ongoing partnership with Rx Savings Solutions to help Members identify and realize possible savings on prescription medications.

Members can take these simple voluntary steps to take advantage of potential savings on prescriptions:

1. Register your account: Log onto your Member portal and create your account. Once you've logged on, you can adjust your preferences for text and email notifications by clicking "PROFILE" in the side navigation panel.
2. Review your available savings options: Any existing medications will be displayed and Rx Savings Solutions will provide you with all possible clinical and financial alternatives to maximize your savings. You can also use the search feature to view different medications and any associated savings.
3. Start saving on prescriptions: If savings are identified, you'll receive personalized savings alerts via text or email (based on your consent and the alert settings you select). With this information, you have the power to make more cost-effective choices.

Questions about Rx Savings Solutions? Click [here](#) to learn more!

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On the Horizon

Key Dates:

November 1, 2017 - December 15, 2017: Open Enrollment for 2018 health plans for individuals and families is only a few short weeks away with a shorter timeframe for Open Enrollment from November 1- December 15, 2017.

October 25, 2017: Individual Renewal Notifications - Members on individual/family plans will receive a Notification of Renewal letter on or around October 25, 2017, which lists benefit and cost-sharing changes to the plan for 2018 and an estimated monthly premium. If the Member currently receives an Advance Premium Tax Credit (APTC), the estimate will reflect the premium minus the tax credit received in 2017. Please encourage your individual clients to update their information with Healthcare.gov to ensure they receive the correct APTC or cost-sharing reductions for which they are eligible in 2018.

October 5, 2017: Members who are currently enrolled in the Community Value PPO or Community Complete PPO plans will receive a letter on or around October 5, 2017 informing them that Health Options is phasing these plans out at the end of this year and re-introducing them in 2018 as HMO plans.

October 17-19, 2017 - Upcoming Broker Training: Learn what's new with all of our plans at the required Broker Training! However, if you would like to hear more specifically about the Individual/Family plans in 2018, join our Assister Webinars on Wednesday, October 25 from 3:00-4:30 or on Thursday, October 26 from 10:30-12noon. Mark these dates on your calendar and look for a future Broker Update with information about how to join. Note: Joining the Assister Webinar for a refresher on Individual/Family plans does not take the place of your required Broker Training.

October 19 - November 9, 2017 - Member Roundtables: Our Outreach Team will host a series of Member Roundtables to provide an opportunity for Members to learn more about the re-enrollment process, 2018 plan and benefit changes, cost-saving decisions, and how to choose the right plan. Please encourage your clients to attend these

informative sessions that run from October 19th through November 9th. For more information about dates, times, locations, and registration, visit <https://www.healthoptions.org/about-us/what-is-happening/upcoming-events>. Registration is required!

New Member Portal Launching Soon!

Community Health Options is launching an updated Member portal soon. The new portal offers simple language and straightforward menu options, to make it easier for Members to manage their health care benefits. The secure Member portal offers a user-friendly format for claim details and comprehensive information about coverage and Member responsibility. For example, Members are able to:

- Quickly access recently processed medical and pharmacy claims
- Easily see family deductibles on the home screen
- Search for a provider and find out who is accepting new patients
- Designate other Members on the policy to access claim information
- View or print a temporary ID card
- Access the Healthy Options Online Health and Wellness Information Portal
- View pharmacy benefits
- Save on prescription medications with Rx Savings Solutions

Community Health Options is committed to providing you with better tools to help you meet your health and wellness goals!

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Stay Connected

