

CommunityOptions



The Community Health Options Newsletter

Message from the CEO

Happy New Year! After a very busy open enrollment period, we are pleased to usher in the new year with greater membership and our new suite of plan designs that have been tailored to provide the greatest value in coverage. While the period for open enrollment was shortened by half, we succeeded with your help in bringing tens of thousands of Maine people back into coverage with Community Health Options, the only non-profit insurer headquartered in Maine.

In 2018, we will continue the financial turnaround that we began as far back as 2015.

2018 will also showcase some of the investments that we've made in our service model over the past twelve months. While others have fled the market, we at Health Options have redoubled our efforts to provide meaningful and affordable coverage for all. As part of our ongoing improvements to plan infrastructure, we've made the switch to a new claims handling system that is both more adaptable and reliable. This goes hand in hand with our new invoicing systems, presentation of explanations of benefits, and other tools to give you the visibility and clarity needed to be fully engaged.

The investments that we've made in our team and operational improvements have created a solid foundation for us to build success in 2018 and beyond. Our 2018 health plans continue to prioritize prevention and primary care, while also affording those with some of the most prevalent chronic conditions assistance to manage their disease states better.

We continue to place our emphasis on partnering with you to meet your health goals, whether through our team of care managers, tobacco cessation program, provider network, Member Orientation sessions, or tools available in your secure Member portal.

In this newsletter, you will find helpful hints to help you take steps toward meeting your health and wellness goals, including the introduction of a new Wellness Assessment designed to help you discover more about your current health status, risk areas, and opportunities to improve your overall health and wellbeing.

Of course, with the many changes taking place at the national level, we are monitoring closely those policies that affect the health insurance market. Regardless, we stand by our mission and vision as a nonprofit health plan dedicated to the people and businesses of Maine.

I wish all our Members a Happy and Healthy 2018!



What's New?

Member Orientations 2018

We know that health insurance can be complicated. To make it easier for you to understand your Community Health Options health plan, we are presenting a series of Member Orientations in February and March. During these 90-minute sessions, we will:

- Explain important terms like copay, deductible, coinsurance, and maximum out of pocket,
- Identify ways you can save money on medical and prescription costs,
- Highlight useful features of your Member Portal,
- Review the Explanation of Benefits and other forms, and
- Answer any questions you may have.

To register: Send an email to OrientationRSVP@healthoptions.org and include your name, email address, telephone number, and the location and time you plan to attend. Or you can leave a voicemail at (207) 402-3342.

Please Note: Sessions with fewer than 10 participants will be canceled.

For dates, times, and locations of the Member Orientations, please click [here](#).

Setting Up Your Member Portal

Community Health Options has launched an enhanced Member portal that offers simple language and straightforward menu options to make it easier for you to manage your healthcare benefits. Improvements include a user-friendly format for claim details and comprehensive information about coverage and Member responsibility. Using the portal, you can quickly and easily:

- Access your recently processed medical and pharmacy claims
- See your family's deductibles on the home screen
- Search for a provider and find out who is accepting new patients
- Enable others on your 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

Click [here](#) for more information and instructions on getting started on your secure Member portal.

Setting Up Autopay

Making premium payments should be as convenient as possible. That's why we provide

you with several different payment methods, including the ability to set up automatic payments. With auto pay, you'll have peace of mind knowing that your monthly premium payment was made on time, and through a secure method. Auto pay enables you to log into your Member portal and click the "Online Payment" button to make an individual payment. You can also set up recurring payments, so you don't have to worry about missing a payment. Click [here](#) for a step-by-step guide to setting up your auto pay account.

You can also make a payment by:

- Accessing the automated payment line at (844) 722-6243.
 - For debit card payments, please have your member identification number and debit card account number, security code and expiration date ready.
 - To set up automatic payments from your checking account, please have your member identification number, bank routing number and account number ready.
- Mailing a check or money order to Community Health Options, P.O. Box 326, Lewiston, Maine 04243. Please include your invoice coupon and write your policy number on the check or money order.

Completing a Wellness Assessment

As part of your journey toward better health in 2018, take advantage of Health Options' new Wellness Assessment. It will help you see how your habits impact your health, both today and in the future. You'll be asked to respond to questions about how active you are, how you feel, what you eat, and other health-related topics. It adapts to your answers, so you only get asked about things that are relevant to your health, and typically takes 10 minutes or fewer to complete.

Your responses will be used to assess current health status and identify risk factors for future problems. A report generated at the end of the assessment will tell you some of the things you can do to stay well and avoid future issues. Often, a few simple changes to your daily habits can significantly improve your health!

Click [here](#) for instructions on how to access the tool within your secure Member portal. Do it today!

Ask the Expert

Tyler Tyburski, RN Answers Wellness-related Questions

Q: Why should a Health Options Member take an individualized Wellness Assessment?

A: Wellness assessments are commonly offered by health plans, employers, providers, and other entities. In general, they:

- Are also known as health risk appraisals/assessments, or a health and well-being assessment;
- Use a series of questions to provide individuals with an evaluation of their health risks and quality of life;
- Commonly incorporate three key elements - a questionnaire, a risk calculation or score, and some form of feedback report.

By completing the questionnaire, the individual is prompted to review health areas that

could use attention, and the assessment provides positive feedback for the areas in which the individual is doing well. Because the Wellness Assessment typically has a risk calculation score, the feedback highlights how lifestyle choices are impacting current health and could impact the future. Some examples include:

- How tobacco use increases the risk for cancer
- How diabetes can increase the chance of cardiovascular events
- How inactivity and poor nutrition can contribute to weight gain

Q: Why does going on the portal, in general, benefit our Members?

A: The Member portal at www.healthoptions.org is a one-stop shop for account information and benefits, including:

- Medical benefits including eligibility, claims, plan details, accumulators, and document access, for example, printing ID cards or plan documents
- Pharmacy benefits including locating a pharmacy, viewing medication histories, finding information about medications and calculating copays

The portal is also where Members can:

- Search our comprehensive, evidenced-based medically reviewed healthcare information on health topics, symptoms, medications and decision support tools
- Access the previously mentioned Wellness Assessment
- Access Rx Savings Solutions, a free benefit that provides transparency into prescription costs and helps Members save money at the pharmacy

Q: What preventive screenings should a Member know about?

A: Community Health Options leverages the United States Preventive Services Task Force (USPSTF) preventative screening recommendations in accordance with the Patient Protection and Affordable Care Act (PPACA).

Preventative screenings are age- and gender-based, so all Members should speak with their provider to determine which screenings are appropriate. The following screenings are those related to early detection of cancer:

- Colorectal cancer screening
- Breast cancer mammography screenings
- Cervical cancer screening
- Lung cancer screening

A full list of covered services is available at

<https://www.healthcare.gov/coverage/preventive-care-benefits/>.

Q: How will Health Options inform Members about preventive screen opportunities?

A: Regular preventive health screenings or exams are the foundation of your overall health and wellbeing, and are performed to detect the possible presence of a disease or other health problem. These types of screenings focus on preventive care since diagnostic tests are often only run when a patient is already showing signs and symptoms of a condition. Early detection can result in better health outcomes, and lower your risk of serious complications. Many preventive healthcare screenings, checkups, and immunizations cost you nothing.

Additionally, Health Options' Medical Management department supports Members with barriers or needs related to preventive health. Members in need of preventive health support can call Member Services and, depending on their need, will be referred to the Population Health team.

As noted above, Health Options continues to enhance engagement through the Member

portal and encourages Members to log in periodically.

Saving You Money on Prescription Medications

Have you registered with Rx Savings Solutions yet?

Community Health Options has partnered with [Rx Savings Solutions](#) to provide you with a no-cost benefit that helps you and your family save money on prescription medications. Rx Savings Solutions will also work with your physician and local pharmacy to ensure that you receive the most affordable access to medications. Even if you think you are paying the lowest price available, logging onto our portal will allow you to see if any additional savings exist on your current medications. Rx Savings Solutions will send you alerts via text or email when you have opportunities to save on your prescription costs. To take advantage of the savings, follow these simple steps:

1. Register your account. Log onto your Member portal and create your account. Within your account, 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.

Healthy Recipe

Winter is a great time for comfort food, and this recipe includes whole grains and fruit. Enjoy!

Whole Grain Apple Cranberry Stuffing



Ingredients

- Nonstick cooking spray, for greasing

- 2 cups low-sodium chicken broth, hot
- 1 cup dried cranberries
- 1 cup chopped celery (about 7 ribs)
- 1 onion, chopped
- 2 tablespoons unsalted butter
- 2 Granny Smith apples, cored and finely chopped
- 6 cups day-old whole grain baguette, cut into 1/2-inch cubes
- 3 large eggs, scrambled
- 1 teaspoon salt
- 1/2 teaspoon poultry seasoning
- 1/4 teaspoon ground black pepper
- 1/8 teaspoon ground cinnamon
- 1 dried sage leaf, chopped

Directions

1. Preheat the oven to 350 degrees F. Spray an 11-inch oval baking dish with nonstick cooking spray.
2. Combine the broth and cranberries in a small bowl and let soak for 30 minutes.
3. Sauté the celery and onions in the butter in a large skillet until tender, 5 minutes. Add the apples and cook for 5 minutes, stirring frequently. Remove from the heat and transfer to a large bowl.
4. Place the baguette cubes into a large bowl. Pour the broth and cranberries over. Pour in the eggs, and then add the salt, poultry seasoning, pepper, cinnamon and sage and mix together.
5. Mix in the onion and celery mixture. Spoon the stuffing into the prepared dish and bake until the center is set, 35 to 40 minutes.

Yield: 8 to 9 servings

Recipe courtesy of foodnetwork.com

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