

The Broker Connection



Your Community Health Options Newsletter

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Message from the CEO

Greetings from the Bates Mill in Lewiston. I'm pleased to share some updates and information on our recent successes and what's in store for 2019. First, we are beginning 2019 on solid footing on the basis of a lot of hard work over the past couple of years. Our 2018 results - while yet to be reported officially - point to significant achievements financially and operationally that set us up well for 2019 and our efforts to further build out our service model. This is augmented even more by the strength of our recent Open Enrollment experience with healthy overall retention rates, and particularly so for our high group retention rates during our busy renewal months of December and January.

Once again, Health Options is positioned as having the greatest share of the individual market for the 6th year in a row. Our small group and large group market segments continue to build as more employers have come to know us and experience our focused effort to work in partnership to improve health outcomes and increase patient satisfaction while reducing total costs of care. In support of this, we have rolled out our new LifeBalance Discount Program for our group Members and their dependents. We also instituted a unique collaboration with Northeast Delta Dental to offer premium discounts for our large group business. And we are poised to implement our new telemedicine offering for behavioral health for all lines of business. Details on each of these initiatives are provided below.

Over the past year, we hope that you have experienced our improvements to our call center capacity and responsiveness, our newly refurbished website with its greater ease in providing decision supports, and the streamlining of prior authorization and claims processing. We continue to support our Members in all business lines with excellence in care management and our commitment to best in class service.

The culmination of our successes in 2018 and the position of our company within the community have resulted in Community Health Options being designated the **Business Leader of the Year** by the Lewiston/Auburn Chamber of Commerce. In 2019 we are building upon our success to provide even greater decision supports and facilitate greater efficiencies and benefits in support of our brokers and Members. We're pleased to be your clients' Partner for Health.

Best regards,
Kevin Lewis

What's New?

Thanks to all our broker partners for a successful start to 2019 and for their positive energy and perseverance in what we know is a busy and challenging December! Our enrollments in the individual market have remained strong, with affordable bronze plans leading the way, continuing a positive trend from 2018. And we experienced equally favorable retention and growth in the group market.

We saw high demand for new business quotes in the fourth quarter. While our pricing remains competitive, we also attribute our appeal and retention to our distinctive, value-added programs: the Chronic Illness Support Program, the new Member Portal offering electronic support tools, and the LifeBalance discount program for group Members and their families.

With almost perfect retention of large group clients, we are keenly focused on this market going forward in 2019. Our large group quotes are more competitive than ever so reach out on behalf of your large groups and learn about new benefits with our large group Northeast Delta Dental partnership program. We look forward to discussing the needs of your large group clients and having the opportunity to compete for this business going forward.

Ongoing Website Enhancements/Member Portal

As we welcome new and returning Members in 2019, we encourage you and your clients to check out our new website, which continues to improve. Now, Members can easily set up their secure Member Portal by going to HealthOptions.org, clicking on "sign in," and providing

some simple information including name, Member ID, date of birth, email and password. Then they can sign in with just their email and password, and can do any of the following:

- Pay a bill online or set up automatic bill pay (individual and family Members only)
- View benefits and claims
- Select or assign a primary care provider (PCP)
- Sign into Express Scripts to find a nearby pharmacy, review prescription coverage, and get prescriptions delivered at home
- Enroll with RX Savings Solutions to save money on prescription drugs
- Take an online wellness assessment to see how habits impact health today and into the future
- Access information on over 6,000 health related topics
- Create a LifeBalance account to realize discounts on fitness, travel, outdoor activities and more! (*group Members only*)

Please encourage all your group and individual Health Options clients to create and self-serve on their portal, available 24/7, where they can access information and savings at their own convenience. A [Member Portal Tutorial](#) is available on the website to help Members set up their portal.

Telemedicine - HealthOptionsOnline

Beginning in 2019, all Members will have access to Health Options Online, a confidential video and telephonic behavioral health counseling service. Partnering with healthcare providers, mental health and substance use disorder specialists, and our new partner American Well, the Health Options Online Care Network provides a convenient way for Members to quickly see a mental health or substance use disorder specialist through a fully interactive, HIPAA-compliant platform that is easily accessible via smartphone, tablet, or computer.

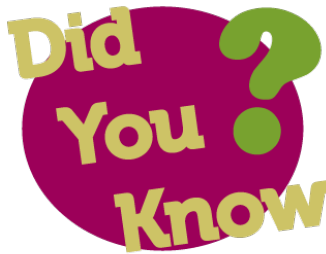
This easy to use platform will offer many advantages including:

- Improved access to psychiatrists and counselors.
- Enhanced convenience to see a provider for an appointment with a psychiatrist/therapist.
- Eliminated travel time to see a mental/behavioral health practitioner.
- Increased ability to see a psychiatrist after discharge from the hospital.
- Increased support for employees who need access to behavioral health services.

Member cost sharing is applied for all visits, and payment will be required prior to the appointment. This service is not a crisis line. Appointments must be scheduled in advance and timing may vary depending on availability. But remember, most Health Options' plans currently have no out-of-pocket costs for the first three mental/behavioral health visits. This benefit also applies to visits

completed by way of Health Options Online.

Click [here](#) for more information about our new behavioral health telemedicine program through Health Options Online. Members will soon be able to access additional information about this telemedicine program within their secure Member Portal.



Spotlight on Our Chronic Illness Support Program

- As a health plan, we're focused on the health of our Members. 56% of our members today enjoy the benefit coverage of our Chronic Illness Support Program.
 - Members enrolled in the Chronic Illness Support Program saved over 85% on routine health care and over 50% on medications used in the management of their chronic conditions, namely diabetes, asthma, COPD, hypertension, and coronary artery disease.
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Important Broker Reminders for the New Year

Small Group - New Business Submission Guidelines

For new small group business, complete and accurate information is required for submission. In particular:

All submissions must include a copy of an employer's most recent State of Maine 941 with information on each employee.

- The enrollment census is required to list all eligible employees, including those waiving coverage.
 - **Please be sure to mark up the 941 to outline the status of all employees listed: full-time or part-time status; eligible or ineligible status; enrolling or waiving; any terminated employees.**
 - If an employee is not listed on the State of Maine 941 but is eligible and enrolling, you must submit proof of employment via payroll.
- The COBRA Administration box should always be checked NO in the portal, as we do not administer COBRA.

Note that a husband/wife only business is not eligible to enroll as a group plan even if their business is established as a C-Corp.

Be sure to select either composite or Member-level rating BEFORE you finalize and submit the group application for both new and renewing groups. This decision cannot be altered within the system once the

group application is submitted.

Importance of Timely and Explicit Group Renewals

All group renewals must be completed through our system before the start of the renewal month or benefits may not be available on the renewal date as the new plan selections and applicable benefits have yet to be processed. To prevent interruption in benefits or invoicing for your renewing groups, please submit your renewal decisions 30 days prior to the group renewal date and reach out to your Account Manager with any questions.

To help streamline the process when you submit group renewals that qualify for dual or triple options, please be explicit on the plan selections. We are seeing submissions showing all quoted plans, which necessitates further investigation that delays processing.

Individual Members re-enrolling with Health Options after a hiatus Brokers can now re-enroll an inactive individual Member in the portal with ease whether they were on or off exchange, either during Open Enrollment or when qualifying for an SEP. Brokers can access the previously cancelled Member's information within the portal, click on View and Add Coverage, update the person's information and re-enroll them with the desired effective date.

Final Reminder to complete all required broker training through Health Options and through CMS

Not sure if you have completed your required Health Options Broker Training? Contact Sarah Timmermeyer at stimmermeyer@healthoptions.org to confirm. Please also let Sarah know of any appointed brokers or assistants who leave your employment, so she can update our records.

All brokers should email their completion certificates for the required annual Marketplace training to Business Development at businessdevelopmentinfo@healthoptions.org. Click [here](#) to access additional information on the CMS Resources for Agents and Brokers page.

Updates

LifeBalance Discount Program for Group Members

Community Health Options and LifeBalance have partnered to provide group Members and their families with a discount program designed to help participants engage in some of their favorite things, such as travel, attractions, sports and outdoor activities, and spa and wellness opportunities. Savings options are focused on local businesses and regional attractions, but also include offers with

nationally-recognizable brands. Some current participants include multiple locations of Anytime Fitness and Curves, hotel discounts with the Wyndham Hotel Group and others, and a broad array of consumer discounts from running shoes to flowers. This program achieves a trifecta of supporting Members' wishes for discounts to improve their health, Health Options focus on improving health outcomes, and continuing the Health Options support for the business community in Maine. "At Community Health Options, we want to lead the way in transforming community health while creating a positive impact on local economies," according to Kevin Lewis. "In LifeBalance, we found a program that will foster Member well-being, and also support local businesses within our communities. It is a great fit for our organization."

Group Members access these discounts through their Member Portal at HealthOptions.org and typically show a certificate (either printed or on a mobile device) at the business. Group Members can sign up for LifeBalance discounts with these easy steps:

1. Sign into their secure Member Portal.
2. From the Member Portal dashboard, click on the Health & Wellness tab.
3. Create a LifeBalance account by entering name, email, zip code (for local discounts) and password.
4. Shop for discounts by interest or by location!

LifeBalance Member Services is available to help with all questions from 12pm-8pm EST at info@LifeBalanceProgram.com or by calling 888-754-5433.

Our LifeBalance network continues to evolve and Members are encouraged to send network suggestions to info@LifeBalanceProgram.com.

For our Group Members, LifeBalance is one more reason to encourage your group clients to make sure they're using their secure Member Portal!

Ask the Expert

Setting Goals to Improve Your Health - New Year's Resolutions, Persistence & Success

Ria Saunders, a Clinical Specialist and a Registered Dietician on Health Options' Medical Management team, utilizes her background as a Registered Dietitian to support Members presenting with a wide variety of needs, including those with chronic conditions such as diabetes and heart disease. In this segment, Ria offers some simple suggestions for setting and achieving health and wellness goals in the New Year and beyond.

"With the holiday season behind us, many look to the start of the New Year as an opportunity to hit refresh and jumpstart diet and lifestyle changes. And while the renewed focus on health can provide an extra burst of motivation to develop more healthful habits, sustaining those changes in the long-term can be challenging.

Make Your Goals S.M.A.R.T.

New Year's resolutions like, "I'm going to eat healthier" or, "I'm going to exercise more" are common. Taking your resolution one step further by making your goals actionable using the SMART acronym can improve your chances of success.

Specific - Is your goal clear and concise?

Measurable - How will you know you're making progress towards your goal? What will success look like?

Attainable - How will you accomplish the goal? Is it realistic with your current resources?

Relevant - Does the goal align with your life? Why is it important to you?

Timely - Is there a specific time frame for completion? When will you work towards your goal?

You Can Start Any Time

After indulging in delicious treats during the holiday season, it makes sense why we would view the start of the New Year as the perfect time to focus on health. But the truth is you can start making changes at any time.

Don't Be Discouraged

Making lasting lifestyle changes can be difficult, and it often takes several attempts to find out how to make it work for you. Instead of feeling discouraged if you "fall off the wagon," look at what might have gotten in the way of making change last time: Was the goal too ambitious? Was it too vague?

Remember to acknowledge all the positive changes you are making, however small. Lasting incremental changes can have a great long-term effect. Continue to modify your plan as you move forward with your goals."

Employer Webinars

Your group clients can access information helpful to group administrators and their employees by joining our monthly Employer Webinars. Please share this next section with your group administrators and employees - all are welcome!

Health Options is offering monthly lunchtime Employer Webinars and we hope you'll join! These are simple to access during a midday break

and can help you and your employees learn about key initiatives that improve the health of your people and your workplace. Webinars are free but registration is required using the links below.

Our first quarter webinars feature new partnerships and programming: new LifeBalance discount programs for group Members and their families; Northeast Delta Dental's HOW Program; and our upcoming Telemedicine for Behavioral Health platform with American Well (AMWELL) for all Health Options Members.

Join us for our upcoming Employer Webinar on February 27th.

Understanding the Value of Your Oral Health

- Learn how oral health affects overall physical and mental health.
- Our partners at Northeast Delta Dental discuss their Health through Oral Wellness (HOW) Program - one facet in taking charge of your overall wellness!
- Presenters: Stacy Plourde, RDH, MS, CPHDH and Christa Keddie, RDH, MS, CPHDH | Oral Health & Wellness Solutions Specialists
- Wednesday, February 27 | 12PM - 1PM
- [Register here!](#)

Brokers and group administrators will receive updates with detailed information and registration links for ongoing webinars. Stay tuned for details about our March webinar: Health Options Online - Telemedicine Options for Behavioral Health. Find out how all Members can use our new confidential video and telephonic service to access treatment for a full range of mental health and substance use disorders.

Would you like to review past webinar topics and presentations? [Click here](#) to go to the Employer Resources page of our website, and select "guides" or "videos" to access past employer webinars on topics ranging from *How Population Health Helps Employers* to *Foundations of Leadership*.

And look for our most recent Employer Webinar, LifeBalance 101, which was offered this January. Erin Kennedy, Senior Vice President, Absolute Recreation Management/The LifeBalance Program, described key features of the LifeBalance discount program for all group Members and their families. This webinar is on the website under "videos" in the [Employer Resource section](#) so you and your clients can learn how to save at nearby gyms, movie theaters, yoga studios, and more with LifeBalance.

Did You Know?

Our New Board of Directors

Our partnership for health extends to the Board table where a

majority of our board directors are Health Options Members. This year we are pleased to welcome four Members as new board directors, joining twelve others in their important governance role. We're proud to be the only health insurer in New England where Members vote for board directors and form a majority of the board.

The Health Options Board Director election concluded on November 8, 2018, and the results were announced days later at the annual Member meeting. In an extremely close vote, six of the seven candidates were elected. Four individuals - Holly Korda, Judiann Smith, Mitchell Stein and Sharon Reishus -were elected to serve their first term. Fred Craigie and David Shipman, current Directors whose terms expired at the end of 2018, were re-elected for an additional term.

We give thanks to outgoing board director Tonua Fedusenko-Vancea, who served as Chair of the Member Engagement Committee.

Click [here](#) for more information about the people who serve on the 2019 Health Options Board.

Member Roundtables

Our Outreach and Education team invited current individual and family Members to attend Member Roundtables to learn more about Health Options, our Qualified Health Plans, key dates for enrollment and re-enrollment, and important considerations when choosing their 2019 health plan. Many Members attended these in-person sessions in Bangor, Presque Isle, Augusta and Portland during the Open Enrollment. Two webinars were particularly well-attended. Click [here](#) for the presentation slides, which are also available at HealthOptions.org to learn more about the tools and resources we make available to our Members.

Farewell to Joyce McPhetres

In the summer of 2012, Joyce McPhetres joined CEO Kevin Lewis and COO Rob Hillman as Chief Human Resources Officer overseeing all aspects of human resources, outreach and education, and communications. While with Health Options, Joyce built a team of dedicated professionals and developed a positive and resilient culture that enabled the organization to succeed in a dynamic health insurance landscape.



Thanks to the efforts of Joyce and many others, Health Options has received many organizational awards that recognize our unique and thriving culture:

- Economic Achievement Award from the city of Lewiston (2014): Recognized for accomplishments in the first year of Maine's health insurance marketplace and positive economic impact.
- Best Places to Work in Maine (2013, 2015, 2017): Three-time

awardee as an organization that benefits the state's economy, its workforce and businesses.

- Psychologically Healthy Workplace (2016, 2018): Recipient of statewide award from Maine Psychological Association in 2016, and from American Psychological Association's Psychologically Healthy Workplace (PHW) Honors in 2018
- Silver Collar Award in Maine (2017): Honored as a workplace whose policies and practices support older employees and encourage them to remain productive members of the workforce.
- Business Leader of the Year Award (2018): Recent distinction from the Lewiston-Auburn Chamber of Commerce given to an organization for invigorating the health and well-being of the area. [Click here](#) to see a short video, with narrations by Joyce and others in leadership, about the spirit of Health Options, our genesis, and the ongoing motivation for our work as a non-profit insurer with deep roots in Maine.

With Joyce's recent and well-deserved retirement, we applaud her extraordinary work and mentorship, and her keen eye for recognizing talent and for supporting the needs of a diverse workforce. Our best wishes to Joyce as she transitions to this next exciting phase of her journey.

On the Horizon

On the Road Again

Health Options will be out in the Maine community in 2019. We hope you'll stop by our tables at the Maine Fishermen's Forum in March and the Human Resources Convention in May. Are your group administrator clients attending the Human Resources Convention at the Samoset in May? Encourage them to stop by the Community Health Options table, meet our Business Development Team, and learn more about our plans!

Stay Connected

