



<Date>

<First\_Name> <Last\_Name>

<Address 1>

<Address 2>

<City>, <State> <Zip>

Re: Favorable health insurance rates are on the horizon

Dear <First\_Name> <Last\_Name>,

We are pleased to be writing with good news about your health insurance. Community Health Options has filed favorable 2022 individual health plan rates. Due to recent state legislation, next year's individual health plans in Maine will look slightly different than previous years. All carriers will offer a handful of consistent "Clear Choice" plan designs to make it easier for consumers to compare health plans from different insurers.

On the back of this letter, you will find a table summarizing the 2022 individual health plan rates that are pending regulatory approval. Please note that these rates do not account for any Advance Premium Tax Credit (APTC) subsidies you may receive.

In response to Member feedback, we have added some valuable new features to our 2022 plan portfolio, including expanded telehealth services for all, and a national provider network option. We will continue to include coverage of COVID-19 vaccinations at no cost, access to our Site of Care program, and pharmacy support through our Script Savers program.

For more information about proposed rates, visit [healthoptions.org](http://healthoptions.org) and read our homepage blog. You may also contact Member Services, Monday through Friday, 8 a.m. to 6 p.m., at (855) 624-6463. Please note, the Bureau of Insurance will hold a **public forum on 2022 individual health plan rates on July 26, 2021, at 10:00 a.m.** For additional information on the forum, please visit the State of Maine website at: [maine.gov/pfr/insurance](http://maine.gov/pfr/insurance).

Sincerely,

*Kevin Lewis*

Kevin Lewis  
President & CEO



## January 1, 2022, Proposed Individual Health Plan Rates

Plan Name	26 year old Member Rating Area 1 Cumberland, Sagadahoc, York Counties		45 year old Member Rating Area 1 Cumberland, Sagadahoc, York Counties		60 year old Member Rating Area 1 Cumberland, Sagadahoc, York Counties	
	2022		2022		2022	
	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
Health Options CC Catastrophic HMO NE	\$185.29	\$185.29	\$261.28	\$313.54	\$491.08	\$589.30
Health Options CC Bronze \$8700 HMO NE	\$268.35	\$268.35	\$378.41	\$454.09	\$711.22	\$853.47
Health Options CC Bronze \$8700 PPO NE	\$271.01	\$271.01	\$382.17	\$458.60	\$718.28	\$861.94
Health Options CC Bronze \$7000 HSA PPO NE	\$291.51	\$291.51	\$411.08	\$493.29	\$772.62	\$927.14
Health Options CC Bronze \$7500 HMO NE	\$269.43	\$269.43	\$379.93	\$455.92	\$714.09	\$856.90
Health Options CC Bronze \$7500 PPO NE	\$272.10	\$272.10	\$383.70	\$460.44	\$721.17	\$865.40
Health Options CC Bronze \$7500 HMO Tiered NE	\$264.08	\$264.08	\$372.40	\$446.88	\$699.92	\$839.90
Health Options Evergreen Bronze HMO Tiered NE	\$272.99	\$272.99	\$384.96	\$461.95	\$723.54	\$868.24
Health Options Evergreen Bronze PPO NE	\$278.52	\$278.52	\$392.75	\$471.31	\$738.18	\$885.82
Health Options Evergreen Bronze PPO NE	\$281.28	\$281.28	\$396.65	\$475.98	\$745.51	\$894.61
Health Options Evergreen Bronze PPO NE Dental	\$285.30	\$285.30	\$402.32	\$482.78	\$756.16	\$907.39
Health Options CC Bronze \$5900 HSA PPO NE	\$288.35	\$288.35	\$406.62	\$487.94	\$764.24	\$917.09
Health Options CC Silver \$3500 HSA Off Marketplace HMO NE Dental	\$354.36	\$354.36	\$499.70	\$599.64	\$939.19	\$1,127.03
Health Options CC Silver \$4500 HSA Off Marketplace HMO NE Dental	\$332.33	\$332.33	\$468.63	\$562.36	\$880.79	\$1,056.95
Health Options CC Silver \$5500 Off Marketplace HMO NE Dental	\$324.73	\$324.73	\$457.92	\$549.51	\$860.67	\$1,032.80
Health Options CC Silver \$5500 Off Marketplace HMO Tiered NE Dental	\$315.06	\$315.06	\$444.28	\$533.13	\$835.02	\$1,002.03
Health Options CC Silver \$3500 HMO Tiered NE	\$335.42	\$335.42	\$473.00	\$567.60	\$889.00	\$1,066.80
Health Options CC Silver \$3500 HMO NE	\$345.73	\$345.73	\$487.53	\$585.04	\$916.32	\$1,099.58
Health Options CC Silver \$3500 PPO National	\$357.75	\$357.75	\$504.49	\$605.39	\$948.19	\$1,137.82
Health Options Acadia Silver HMO NE	\$363.27	\$363.27	\$512.27	\$614.72	\$962.80	\$1,155.36
Health Options Acadia Silver HMO NE Dental	\$367.88	\$367.88	\$518.77	\$622.52	\$975.03	\$1,170.03
Health Options Acadia Silver PPO NE	\$366.88	\$366.88	\$517.36	\$620.83	\$972.37	\$1,166.85
Health Options Acadia Silver PPO NE Dental	\$371.54	\$371.54	\$523.93	\$628.71	\$984.72	\$1,181.67
Health Options Acadia Silver PPO National	\$375.91	\$375.91	\$530.09	\$636.10	\$996.30	\$1,195.56
Health Options Katahdin Silver HMO NE	\$361.61	\$361.61	\$509.93	\$611.91	\$958.41	\$1,150.09
Health Options Katahdin Silver HMO Tiered NE	\$350.83	\$350.83	\$494.72	\$593.66	\$929.83	\$1,115.79
Health Options CC Gold \$2500 PPO NE	\$377.22	\$377.22	\$531.94	\$638.33	\$999.78	\$1,199.74
Health Options CC Gold \$2500 PPO NE Dental	\$381.63	\$381.63	\$538.16	\$645.79	\$1,011.47	\$1,213.77
Health Options CC Gold \$2500 PPO National Dental	\$391.02	\$391.02	\$551.40	\$661.68	\$1,036.36	\$1,243.63
Health Options CC Gold \$1500 PPO NE	\$393.17	\$393.17	\$554.44	\$665.32	\$1,042.06	\$1,250.48
Health Options CC Gold \$1500 PPO National	\$402.85	\$402.85	\$568.08	\$681.70	\$1,067.71	\$1,281.25
Health Options CC Platinum PPO NE	\$462.69	\$462.69	\$652.46	\$782.95	\$1,226.30	\$1,471.56

Please note that these rates do not account for any Advance Premium Tax Credit (APTC) subsidies you may receive.