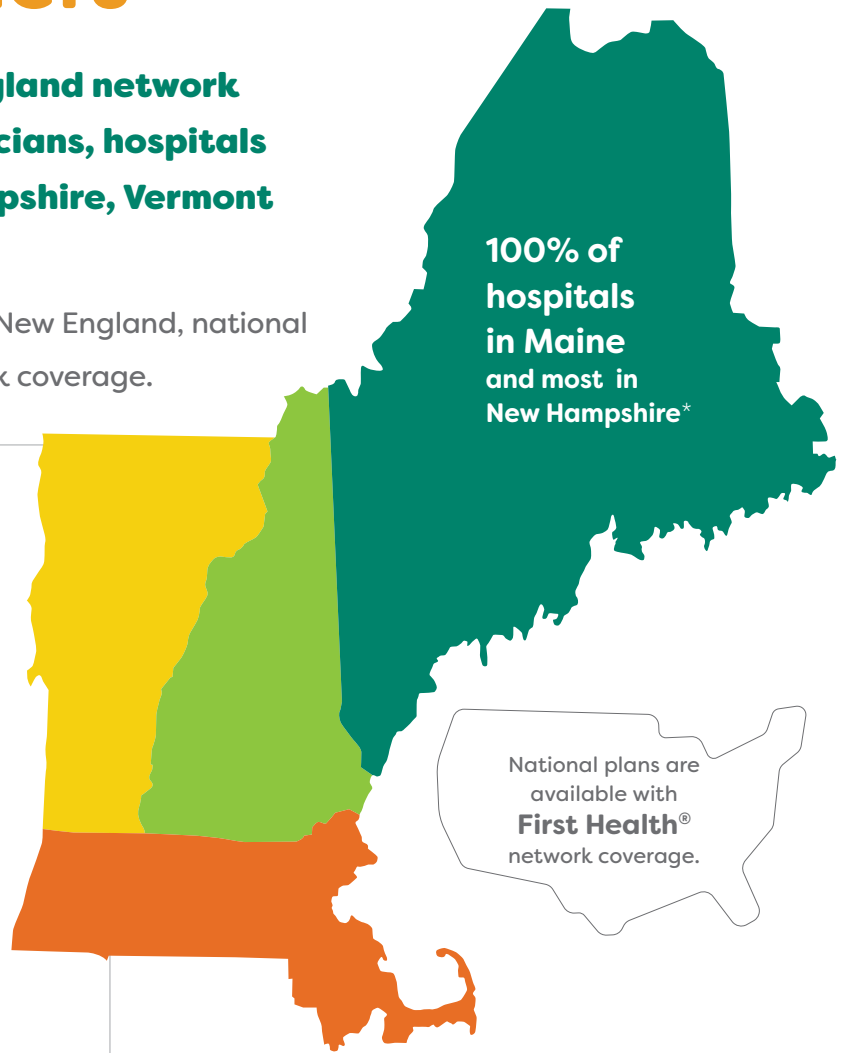


Network Providers

All plans feature our broad New England network of 48,000 providers, including clinicians, hospitals and pharmacies in Maine, New Hampshire, Vermont and Massachusetts.

If Members anticipate needing care beyond New England, national plans are available with First Health® network coverage.



While our network comprises **100% of hospitals in Maine and most in New Hampshire**, it extends well beyond these states, including many premier institutions within New England.*

- ⊕ Boston Children’s Hospital
- ⊕ Brigham and Women’s Faulkner Hospital
- ⊕ Brigham and Women’s Hospital
- ⊕ Dana-Farber Cancer Institute
- ⊕ Dartmouth Hitchcock Hospital
- ⊕ Mass Eye & Ear
- ⊕ Massachusetts General Hospital
- ⊕ McLean Hospital
- ⊕ Newton-Wellesley Hospital
- ⊕ Salem Hospital
- ⊕ Spaulding Hospital
- ⊕ Springfield Hospital
- ⊕ Walden Behavioral Care LLC

*All Maine hospitals, except Togus VA Hospital.

MEMBER NETWORK BY GEOGRAPHIC LOCATION

Service Type	Within New England	Outside of New England	Out-of-Country
Medical, Behavioral and Substance Use Disorder	All Community Health Options plans include an expansive network of providers throughout ME, NH, VT and MA as well as all Centers of Excellence in MA.	Access to providers throughout New England, as well as national providers through the First Health® network.	All off-Marketplace only Small Group plans and all Individual on/off Exchange National Gold and Silver PPO plans include access to care for emergent conditions outside the U.S.
Pharmacy	The Express Scripts® National Pharmacy Network includes most national and local pharmacies.		

A complete list of in-network providers can be found at healthoptions.org.



Network Providers – HMO

All HMO plans have in-network access to our broad New England network.

Our HMO tiered plans offer an even more affordable option that includes the same New England network, but offers reduced copays or coinsurance when Members choose a preferred tier provider. **Unlike other tiered plans, our tiered plans include preferred providers in Maine, New Hampshire, Vermont and Massachusetts.**

HMO plans do not include out-of-network coverage except for emergency care within the U.S.

Note: Off-Marketplace Small Group HMO plans include access to care for emergent conditions outside the U.S.

MEMBER NETWORK BY GEOGRAPHIC LOCATION

Service	HMO NE	HMO Tiered NE	HMO National
Medical, Behavioral and Substance Use Disorder	Community Health Options' broad New England network includes providers across ME & NH as well as a limited number of key providers in MA & VT .*	Offers in-network access to Community Health Options' broad New England network with reduced copays or coinsurance for preferred tier providers .* A lower deductible and out-of-pocket maximum applies for preferred providers. Standard providers have a standard copay, coinsurance, deductible and out-of-pocket maximum. <i>All preferred provider cost sharing is applied to both the preferred and standard out-of-pocket maximum.</i>	Offers in-network access to Community Health Options' broad New England network , as well as national coverage through the First Health® network.*
<i>*There is no out-of-network coverage except for emergency care within the U.S.</i>			
Telehealth	If a provider offers telehealth services, routine in-network and out-of-network rates will apply . In-network telehealth through Amwell® for behavioral health and urgent care is available on all plans.		
Emergency Services	All plans cover emergency services in the emergency department at the in-network level of benefits in the United States. All off-Marketplace only Small Group HMO plans include access to care for emergent conditions outside the U.S.		
Pharmacy	The Express Scripts® National Pharmacy Network includes most national and local pharmacies .		



Network Providers—PPO

All PPO plans have in-network access to our broad New England network, and out-of-network coverage is available with higher cost sharing. Our PPO national plans include access to First Health® providers across the country.

With a PPO plan, Members have coverage for out-of-network services and providers, but will pay more out-of-pocket.*

Note: All off-Marketplace Small Group plans and national gold and silver on/off exchange PPO plans include access to care for emergent conditions outside the U.S.

MEMBER NETWORK BY GEOGRAPHIC LOCATION

Service	PPO NE	PPO National
Medical, Behavioral and Substance Use Disorder	<p>Community Health Options’ broad New England network includes providers across ME & NH as well as a limited number of key providers in MA & VT.</p> <p><i>For services outside of ME, NH, MA and VT, out-of-network coverage is available with higher cost sharing.*</i></p>	<p>Includes Community Health Options’ broad New England network, as well as in-network national coverage through the First Health® network.</p> <p><i>Out-of-network coverage is available with higher cost sharing.*</i></p>
<p><i>*With the exception of emergency services at the emergency department, Members may be subject to balance billing if services are rendered by an out-of-network provider. Members are responsible for ensuring Prior Approval requirements are met for out-of-network providers when required.</i></p>		
Telehealth	<p>If a provider offers telehealth services, routine in-network and out-of-network rates will apply.</p>	
Emergency Services	<p>All plans cover emergency services in the emergency department at the in-network level of benefits in the United States. All off-Marketplace only Small Group plans and all Individual on/off Exchange National Gold and Silver PPO plans include access to care for emergent conditions outside the U.S.</p>	
Pharmacy	<p>The Express Scripts® National Pharmacy Network includes most national and local pharmacies.</p>	

