

Community Health Options, a Maine-based nonprofit health insurer and plan administrator, began offering coverage to individuals in 2014. The company, founded in Lewiston as a Consumer-Operated and Oriented Plan (COOP), is governed by a Member-led Board of Directors with a mission to partner locally with Members, businesses and health professionals to provide affordable, high-quality benefits that promote health and well-being for the people in the state and beyond.

## Health Insurance to Help Members Thrive

Community Health Options offers health and wellness benefits to help Members through each stage of life, so they can get care where and when they need it. As a partner to Maine's businesses, we strive to provide flexible, nimble, world-class service. Our Care Management team excels at finding providers and resources for Members throughout Maine—especially in rural areas, and for those who travel out of New England. Large Group clients benefit from our Partner Promise, a commitment to manage the overall expenses of benefits while trying to lower out-of-pocket costs and ensure the best possible health outcomes for Members.

## Partnerships

Partnering with organizations that share Community Health Options' mission expands our own expertise, resources and knowledge, enabling us to deliver access to high-quality care, services and support, whether for wellness programs or help managing complex health conditions. In addition to working toward lower out-of-pocket healthcare costs, Community Health Options looks to improve access for all Members and is among the first to offer virtual primary care on all plans. Beginning in January 2024, Members 18 years and older can access virtual primary care through our partnership with Firefly Health. Those who choose Firefly get a care team comprised of a primary care doctor, nurse practitioner, health guide and behavioral health specialist, who address all aspects of care and can create a personalized plan to tackle specific concerns.

## Key Differentiator: A Genuine Commitment to Members

### MEMBER SERVICES TEAM

Supporting Members is our highest priority. In fact, we have a whole team committed to making sure callbacks are made and guaranteeing Members never have homework. If a situation requires follow-up, our Member Services team supports the Member in finding the answers. Additionally, specialized Claims Associates address callers' claims-related concerns. Our team serves all callers with the highest level of quality, whether they are Members, prospective Members, providers or brokers.

### KEY METRICS

**34,000+**  
Members as of 12/2023

**92%**  
Overall Group Retention  
as of 12/2023

**\$2.81B**  
Payments to Providers  
as of 12/2023

**\$90.7M**  
Capital & Surplus  
as of 12/2023

**\$70.2M**  
Overall Savings in Site  
of Care Program since  
inception in 2019

**\$563,000+**  
Overall Savings in  
ScriptSaver Program  
since inception in 2020

## MEDICAL MANAGEMENT

Our collaborative approach distinguishes Community Health Options as a caring health plan provider focused on positive health outcomes while working to lower the total cost of care. The Care Management team, which is an important part of Medical Management, partners with local agencies to provide one-touch resolution when assisting Members with financial, transportation, housing and other issues affecting their well-being. Additionally, on-staff medical and healthcare experts help Members overcome barriers to care when seeking medication, durable medical equipment, authorization support, provider outreach and formulary education. The team makes outbound calls to Members with complex needs to assist with chronic conditions and provide post-discharge support from hospitals. Medical Management also includes a pharmacy team that helps Members get prescriptions at the best price, along with keeping them updated about changes in availability or even drug recalls. The team also works with Members with chronic conditions like asthma and diabetes to offer education and find ways to save money on prescriptions.

## Meeting the Needs of Our Community

As a Maine-based organization—with all service team members living and working in Maine—we understand the unique challenges and opportunities Members face in accessing convenient and affordable care. To that end, we partner with 48,000 healthcare providers, clinicians, hospitals and pharmacies in New England, including 100% of hospitals in Maine and most in New Hampshire, along with virtual primary care from Firefly Health, and Amwell behavioral health and urgent care telehealth.\* Our network also includes the finest centers of excellence in Massachusetts and national providers. We have reduced copays for the services our Members most frequently use:

All non-HSA plans offer copays with no deductible for pediatric vision, rehabilitative services (physical, occupational, and speech therapies), as well as osteopathic and chiropractic adjustments. We have also designated all behavioral health providers as preferred on our tiered HMO plans and offer Amwell behavioral health and urgent care telehealth to make it easier for our Members to access the care they need—anytime, anywhere. Our popular Chronic Illness Support Program (CISP) has been expanded to every non-HSA plan in 2024. This program aims to reduce financial barriers and provide access to high-quality healthcare by offering certain medications at a reduced cost or for \$0 and select medical services at no cost. We believe that when our Members are healthy, our communities and businesses are stronger, and our state is a better place to live.

\* With the exception of Togus VA Medical Center



Learn about how our Wellness Grants support local community organizations:

<https://www.healthoptions.org/about-us/community-giving>

Check out the Fitness Courts we're bringing to Maine through our partnership with National Fitness Campaign: <https://www.nationalfitnesscampaign.com/maine>

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All Lines 2024.04.09

[healthoptions.org](https://www.healthoptions.org)