

2025 Maine Small Group Overview of Plan Changes

2024		2025 Mapped		
2024 Plan ID	2024 Product Name	2025 Plan ID	2025 Product Name	Details
HMO				
MD0000201165	Clear Choice HMO Gold 1500*	MD0000201461	Clear Choice HMO Gold 1500*	No changes
MD0000201167	Clear Choice HMO Gold 2500*	MD0000201462	Clear Choice HMO Gold 2500*	No changes
MD0000201168 (with - dental) MD0000201169 (without-dental)	Clear Choice HMO Silver 3500*	MD0000201463	Clear Choice HMO Silver 3500*	Out of pocket max is now \$8,500/\$17,000; Specialist \$60; Coinsurance is now 30% (applies to most benefits); Cardiac and Pulmonary Rehab \$60; Rx - Tier 1: \$5.
"MD0000201171 (with - dental) MD0000201170 (without - dental)	Clear Choice HMO Silver 4200*	MD0000201465	Clear Choice HMO Silver 4200*	Out of pocket max is now \$8,000/\$16,000; Coinsurance is now 30% (applies to most benefits); Office visit is now \$40/\$60 - Specialist; Acupuncture & Chiro \$40; PT/OT/ST \$40; Cardiac and Pulmonary Rehab \$60; Rx - Tier 2: \$25; T4: Ded then 30%; T5: Ded then 50%.
MD0000201173 (with - dental) MD0000201172 (without - dental)	Clear Choice HMO Silver 5500*	MD0000201499	HMO Silver 5700*	Deductible is now \$5,700/\$11,400; Office visit \$45; Acupuncture & Chiro - \$45; PT/OT/ST \$45; Rx - Tier 1: \$5.
MD0000201235	HMO Silver 6500*	MD0000201499	HMO Silver 5700*	Deductible is now \$5,700/\$11,400; Out of pocket max is now \$8,500/\$17,000; Office visit is now \$45/\$70 - Specialist; Acupuncture & Chiro - \$45; PT/OT/ST - \$45; Cardiac & Pulmonary Rehab is now \$70; Rx - Tier 4: Ded, then 30%; Tier 5: Ded, then 50%.
MD0000201238	Virtual Choice HMO Silver 6500*	MD0000201499	HMO Silver 5700*	Deductible is now \$5,700/\$11,400; Out of pocket max is now \$8,500/\$17,000; Coinsurance is now 30% (applies to most benefits); Office visit is now \$45/\$70 - Specialist; Acupuncture & Chiro - \$45; PT/OT/ST - \$45; Cardiac & Pulmonary Rehab is now \$70; Rx - Tier 4: Ded, then 30%; Tier 5: Ded, then 50%.
MD0000201174	Clear Choice HMO Bronze 7500*	MD0000201466	Clear Choice HMO Bronze 7500*	Out of pocket max is now \$9,200/\$18,400.
MD0000201175	Clear Choice HMO Bronze 9450*	MD0000201467	Clear Choice HMO Bronze 9200*	Out of pocket max is now \$9,200/\$18,400.

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HMO HSA				
MD0000201230	HMO HSA Silver 3300	MD0000201468	Clear Choice HMO HSA Silver 3500	Deductible is now \$3,500/\$7,000; Out of pocket maximum is now \$7,000/\$14,000; Coinsurance is now 20% (applies to most benefits), Rx - Tier 3: Ded, then \$50, T4: Ded, then \$100; Ded, then \$250.
MD0000201197	Clear Choice HMO HSA Silver 4000	MD0000201483	Clear Choice HMO HSA Silver 4500	Deductible is now \$4,500/\$9,000; Rx -All Tiers: Ded, then 20%
MD0000201198	Clear Choice HMO HSA Silver 4500	MD0000201483	Clear Choice HMO HSA Silver 4500	No changes
MD0000201233	HMO HSA Bronze 5400	MD0000201473	HMO HSA Bronze 5500	Deductible is now \$5,500/\$11,000; Out of pocket maximum is now \$8,000/\$16,000; Rx - All Tiers: Ded then 30%
MD0000201199	Clear Choice HMO HSA Bronze 5900	MD0000201469	Clear Choice HMO HSA Bronze 6300	Deductible is now \$6,300/\$12,600
MD0000201200	Clear Choice HMO HSA Bronze 7200	MD0000201471	Clear Choice HMO HSA Bronze 7200	No changes
MAINE'S CHOICE HMO				
MD0000201185	Clear Choice Maine's Choice Plus HMO Gold 1500*	MD0000201502	Clear Choice Maine's Choice Plus HMO Gold 1500*	Standard Deductible is now \$4,000/\$8,000; Standard Out of pocket max is now \$8,000/\$16,000; Standard Specialist copay is now \$100; Standard PT/OT/ST is now \$60.
MD0000201186	Clear Choice Maine's Choice Plus HMO Gold 2500*	MD0000201503	Clear Choice Maine's Choice Plus HMO Gold 2500*	Standard Deductible is now \$5,500/\$11,000; Standard Out of pocket max is now \$7,500/\$15,000; Standard Specialist copay is now \$100; Standard PT/OT/ST is now \$60.
"MD0000201188 (with - dental) MD0000201189 (without - dental)"	Clear Choice Maine's Choice Plus HMO Silver 3000*	MD0000201504	Clear Choice Maine's Choice Plus HMO Silver 3500*	Preferred Deductible is now \$3,500/\$7000; Standard Deductible is now \$7,500/\$15,000; Preferred Out of pocket max is now \$8,500/\$17,000; Standard \$9,200/\$18,400; Preferred coinsurance is now 30%; Preferred Specialist is now \$60; Standard PT/OT/ST is now \$70; Preferred Cardiac and Pulmonary Rehab \$60; Standard \$80. Rx: T1: \$5; T4: Ded then \$100, T5: Ded then \$250.
"MD0000201190 (with - dental) MD0000201191 (without - dental)"	Clear Choice Maine's Choice Plus HMO Silver 3500*	MD0000201504	Clear Choice Maine's Choice Plus HMO Silver 3500*	Standard Deductible is now \$7,500/\$15,000; Standard Out of pocket max is now \$7,500/\$15,000; Preferred Out of pocket max is now \$8,500/\$17,000; Standard \$9,200/\$18,400; Preferred coinsurance is now 30%; Preferred Specialist is now \$60; Standard PT/OT/ST is now \$70; Preferred Cardiac and Pulmonary Rehab \$60,
"MD0000201192 (with - dental) MD0000201193 (without - dental)"	Clear Choice Maine's Choice Plus HMO Silver 4200*	MD0000201512	Clear Choice Maine's Choice Plus HMO Silver 4200*	Preferred Out of pocket max is now \$8,000/\$16,000; Standard Out of pocket max is now \$9,200/\$18,4000; Preferred coinsurance is now 30%; Preferred office visit \$40; Preferred Specialist is now \$60; Acupuncture & Chiro \$40; Preferred PT/OT/ST is now \$40; Standard is \$80; Preferred Cardiac and Pulmonary Rehab \$60; Rx: T2: 25/T4: Ded then 30%; T5: Ded then 50%.
"MD0000201194 (with - dental) MD0000201195 (without - dental)"	Clear Choice Maine's Choice Plus HMO Silver 5500*	MD0000201535	Maine's Choice Plus HMO Silver 5700*	Preferred Deductible is now \$5,700/\$11,400; Standard Deductible is now \$8,000/\$16,000; Standard Out of pocket max is now \$9,200/\$18,400; Preferred office visit is now \$45; Standard is \$75; Acupuncture and Chiro \$45; Preferred PT/OT/ST is now \$45; Standard is now \$65.
MD0000201236	Maine's Choice Plus HMO Silver 6500*	MD0000201535	Maine's Choice Plus HMO Silver 5700*	Preferred Deductible is now \$5,700/\$11,400; Preferred Out of pocket max is now \$8,500/\$17,000 Standard \$9,200/\$18,400; Preferred office \$45; Standard office visit \$75. Preferred Specialist \$75; Standard Specialist \$100; Acupuncture & Chiro \$45; Preferred PT/OT/ST \$45; Standard \$65; Preferred Cardiac and Pulmonary Rehab \$70; Standard \$100; Rx: T4: Ded then 30%; T5: Ded then 50%.
MD0000201196	Clear Choice Maine's Choice Plus HMO Bronze 7500*	MD0000201537	Clear Choice Maine's Choice Plus HMO Bronze 7500*	Standard Deductible is now \$9,200/\$18,400; Standard and Preferred out of pocket max is now \$9,200/\$18,400.

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MAINE'S CHOICE HMO HSA				
MD0000201231	Maine's Choice Plus HMO HSA Silver 3300	MD0000201506	Clear Choice Maine's Choice Plus HMO HSA Silver 3500	Preferred Deductible is now \$3,500/\$7,000; Standard Deductible is now \$7,000/\$14,000; Preferred & Standard Out of pocket max is now \$7,000/\$14,000; Preferred coinsurance is now 20%, Standard is now 0% (applies to most benefits); Rx: T4: Ded, then \$100, T5: Ded, then 250.
MD0000201208	Clear Choice Maine's Choice Plus HMO HSA Silver 4000	MD0000201507	Clear Choice Maine's Choice Plus HMO HSA Silver 4500	Preferred Deductible is now \$4,500/\$9,000; Standard Deductible is now \$7,500/\$15,000; Standard of pocket maximum is now \$7,500/\$15,000; Rx: All Tiers are now Ded, then 20%.
MD0000201209	Clear Choice Maine's Choice Plus HMO HSA Silver 4500	MD0000201507	Clear Choice Maine's Choice Plus HMO HSA Silver 4500	No changes
MD0000201234	Maine's Choice Plus HMO HSA Bronze 5400	MD0000201520	Maine's Choice Plus HMO HSA Bronze 5500	Preferred Deductible is now \$5,500/\$11,000; Standard Deductible is now \$8,000/\$16,000; Preferred & Standard Out of pocket max is now \$8,000/\$16,000; Preferred coinsurance is now 20%, Rx: all Tiers are now Ded, then 30%.
MD0000201210	Clear Choice Maine's Choice Plus HMO HSA Bronze 5900	MD0000201495	Clear Choice Maine's Choice Plus HMO HSA Bronze 6300	Preferred Deductible is now \$6,300/\$12,600.
MD0000201211	Clear Choice Maine's Choice Plus HMO HSA Bronze 6300	MD0000201495	Clear Choice Maine's Choice Plus HMO HSA Bronze 6300	No changes
POS				
MD0000201177	Clear Choice POS Silver 3000*	MD0000201486	Clear Choice POS Silver 3500*	IN: Deductible is now \$3,500/\$7,000/OON: \$7,000/\$14,000; IN: Out of pocket max is now \$8,500/\$17,000; OON: \$17,000/\$34,000; IN: Coinsurance is now 30% (Applies to most benefits); IN: Office visit is now \$40; IN: Specialist \$60, IN: Acupuncture & Chiro \$40; IN: PT/OT/ST \$40; IN: Cardiac and Pulmonary Rehab \$60; Rx: T1: \$5; T4: Ded, then \$100; T5: Ded, then \$250.
MD0000201178	Clear Choice POS Silver 5500*	MD0000201501	POS Silver 5700*	IN: Deductible is now \$5,700/\$11,400; OON: Ded \$11,400/\$22,800; IN: Office visit \$45; IN: Acupuncture & Chiro is \$45; IN: PT/OT/ST \$45; Rx: T1: \$5.
POS HSA				
MD0000201201	Clear Choice POS HSA Silver 4500	MD0000201492	Clear Choice POS HSA Silver 4500	No changes
MD0000201202	Clear Choice POS HSA Bronze 6300	MD0000201494	Clear Choice POS HSA Bronze 6300	No changes
MD0000201203	Clear Choice POS HSA Bronze 7200	MD0000201493	Clear Choice POS HSA Bronze 7200	No changes

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PPO				
MD0000201179	Clear Choice PPO Gold 1500*	MD0000201500	Clear Choice PPO Access Gold 1500*	No changes
MD0000201180	Clear Choice PPO Gold 2500*	MD0000201515	Clear Choice PPO Access Gold 2500*	No changes
MD0000201181	Clear Choice PPO Silver 3500*	MD0000201516	Clear Choice PPO Access Silver 3500*	IN: Out of pocket max is \$8,500/\$17,000; OON: is \$17,000/\$34,000; IN: Coinsurance is now 30% (applies to most benefits); IN: Specialist \$60; IN: Cardiac and Pulmonary Rehab \$60; Rx: T1: \$5.
MD0000201182	Clear Choice PPO Silver 4200*	MD0000201531	Clear Choice PPO Access Silver 4200*	IN: Out of pocket max is \$8,000/\$16,000; OON: is \$16,000/\$32,000; Coinsurance is now 30% (applies to most benefits); IN: Office visit is \$40; Specialist \$60; IN: Acupuncture & Chiro \$40; IN: Cardiac and Pulmonary Rehab \$60; Rx: T2: \$25; T4: Ded, then 30%; T5: Ded, then 50%.
MD0000201183	Clear Choice PPO Silver 5500*	MD0000201532	PPO Access Silver 5700*	IN: Deductible is now \$5,700/\$11,400; OON: Deductible \$11,400/\$22,800; IN: Office visit is \$45; IN: Acupuncture & Chiro \$45; IN: PT/OT/ST \$45; Rx: T1: \$5
MD0000201237	PPO Silver 6500*	MD0000201532	PPO Access Silver 5700*	IN: Deductible is now \$5,700/\$11,400; OON: Deductible \$11,400/\$22,800; IN: Out of Pocket Max \$8,500/\$17,000; OON \$17,000/\$34,000. IN: Office visit is \$45; IN:IN: Specialist \$70; IN: Acupuncture & Chiro \$45; IN: PT/OT/ST \$45; IN: Cardiac and Pulmonary Rehab \$70; Rx: T4: Ded, then 30%; T5: Ded, then 50%.
MD0000201184	Clear Choice PPO Bronze 7500*	MD0000201487	Clear Choice POS Bronze 7500*	IN: Out of pocket max is now \$9,200/\$18,400; OON is \$18,400/\$36,800.
PPO HSA				
MD0000201232	PPO HSA Silver 3300	MD0000201485	Clear Choice PPO Access HSA Silver 3500	IN: Deductible is now \$3,500/\$7,000; OON \$7,000/\$14,000; IN: Out of pocket max \$7,000/\$14,000; OON: \$14,000/\$28,000; IN: Coinsurance is now 20%; OON: 40% (applies to most benefits); Rx: T4: Ded, then \$100; T5: Ded then \$250.
MD0000201204	Clear Choice PPO HSA Silver 4000	MD0000201488	Clear Choice PPO Access HSA Silver 4500	IN: Deductible is now \$4,500/\$9,000; OON \$9,000/\$18,000; Rx: All Tiers: Ded, then 20%.
MD0000201205	Clear Choice PPO HSA Silver 4500	MD0000201488	Clear Choice PPO Access HSA Silver 4500	No changes
MD0000201206	Clear Choice PPO HSA Bronze 5900	MD0000201489	Clear Choice PPO Access HSA Bronze 6300	IN: Deductible is now \$6,300/\$12,600; IN: Coinsurance is now 40%; OON 60% (applies to most benefits).
MD0000201207	Clear Choice PPO HSA Bronze 7200	MD0000201490	Clear Choice PPO Access HSA Bronze 7200	OON: Deductible is now \$12,000/\$24,000; OON: Coinsurance is now 20% (applies to most benefits).

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