

# 2025 Maine Individual & Family Plans

Here's a quick summary to support your individual market sales efforts.

Purchase coverage directly from Harvard Pilgrim or through **CoverME.gov**.



## Important dates

**November 1, 2024 through January 15, 2025**

- Enroll by December 15 for coverage effective January 1, 2025.
- Enroll between December 15 and January 16 for coverage effective Feb. 1.

Updates	Details
<b>Behavioral Health</b>	<p><b>Grow Therapy:</b> We're excited to expand our nationwide access to virtual behavioral health services with our new partner, Grow Therapy, a leading provider in medication management and virtual outpatient therapy. Our goal is to make behavioral health care as accessible and seamless as other medical services, helping to ensure timely and inclusive care for our members.</p> <p><b>Autism Care Provider:</b> We have partnered with Autism Care Partners to increase access and advance the quality of care for members with developmental disabilities. Autism Care Partners operates across communities in the Northeast.</p>
<b>Enhanced Rewards</b>	<p><b>Enroll in the Living Well Program</b> and earn up to \$120 in gift cards by participating in fun and interactive well-being programs such as stress management classes, healthy eating, financial literacy and self-care.</p>
<b>Health and Nutrition</b>	<p><b>Good Measures Healthy Weight Program:</b> Individualized coaching by registered dietitians for employees who want to eat healthier, lose weight, or prevent or manage a nutrition-related health condition.</p>
<b>Maternal Health &amp; Family Support</b>	<p><b>Childbirth Education Classes:</b> Get reimbursed for childbirth education courses. Harvard Pilgrim members can get reimbursed up to \$150 for completing a childbirth education class at a hospital or facility. Taking a class is a great way to build your confidence and prepare for childbirth and early parenthood.</p> <p><b>Tinyhood: Virtual Pregnancy and Parenting Classes:</b> Get 1 Month Free followed by 25% off your annual membership. Learn everything you need to know when it comes to birth, baby and beyond. Learn from Tinyhood's expanding library of hundreds of lessons ranging from childbirth, baby care, infant and child CPR, sleep, potty training, toddler behavior and much more.</p>

Updates	Details
<b>PPO Access Network</b>	The PPO Access Network offers our members a better solution, with minimal disruption around provider access.
Reminders	Details
<b>Site of Service</b>	Many of the Maine plans (except HSA) include site of service cost sharing. Members have lower cost sharing for non-hospital providers for advanced radiology, labs and day surgery. Physical/Occupational/Speech therapies (PT/OT/ST) no longer include site of service. PT/OT/ST and Chiropractic cost share is similar to an office visit.**
<b>Family-centered Care</b>	<b>LGBTQ+ Health from Included Health</b> offers whole person care focused on LGBTQ+ members and their needs, while working within their health plan ecosystem to ensure members feel safe, understood and supported.
<b>Purchasing plans from CoverME.gov</b>	<ul style="list-style-type: none"> <li>• Individuals and families can purchase on-Marketplace Harvard Pilgrim health plans from the state-run Marketplace.</li> <li>• Visit <a href="https://coverme.gov">CoverME.gov</a> to create an account</li> <li>• Complete and review application</li> <li>• Select a Harvard Pilgrim plan</li> <li>• Pay the new monthly premium by January 1, 2025</li> </ul>
<b>Purchasing plans from Harvard Pilgrim</b>	<ul style="list-style-type: none"> <li>• Individuals and families can purchase off-Marketplace health plans directly from Harvard Pilgrim</li> <li>• Visit <a href="https://harvardpilgrim.org">harvardpilgrim.org</a> to view our plans</li> <li>• Pay the new monthly premium by January 1, 2025</li> </ul>
<b>Auto payment process</b>	If an existing subscriber is currently enrolled in autopay, their withdrawal will be adjusted to reflect the new 2025 premium. The subscriber does not need to take any action to change the withdrawal amount. If the subscriber has not set up autopay but would like to, they should refer to the instructions enclosed in their monthly invoice to get started.
<b>Virtual fitness subscription included in \$300 reimbursement.</b>	Members are eligible for up to \$150 in reimbursement for a fitness club membership or virtual fitness subscription. Up to two members on a family plan can be reimbursed, up to a total of \$300.

\*\*Cost share on PT/OT/ST and Chiropractic may be slightly higher on some plans than office visit.

Reminders	Details
<b>Renewal process</b>	<ul style="list-style-type: none"> <li>Marketplace subscribers enrolled in a Harvard Pilgrim health plan will be automatically renewed through <b>CoverME.gov</b>; however, the subscriber should log on to the site and ensure their financial information is updated.</li> <li>Off-Marketplace subscribers will automatically be renewed if they do not make a change and should continue to pay their new 2025 monthly premium by the first day of each coverage month. <ul style="list-style-type: none"> <li>Subscribers can view plans and make changes at <b>harvardpilgrim.org/renew</b></li> <li>Insurance brokers can view plans and make changes at <b>harvardpilgrim.org/broker</b></li> </ul> </li> </ul> <p><b>Renewal Support</b></p> <ul style="list-style-type: none"> <li>Your client renewal report will be available in October</li> <li>Sample renewal letter packages</li> <li>Product Mapping Grid – 2024 to 2025 plans</li> </ul>
<b>Unlimited acupuncture and chiropractic visits.</b>	Members have unlimited acupuncture and chiropractic care visits for the calendar year. Applicable cost sharing will still apply, according to the member's plan.
<b>Over-the-counter (OTC) prescription drug benefit.</b>	Some OTC drugs have been added into our prescription drug formularies. Those therapeutic drug classes include cough, cold and allergy; dermatology; gastrointestinal; pain; and ophthalmic preparations.
<b>No cost sharing for Doctor On Demand urgent care visits for non-HSA plans.</b>	Members enrolled in non-HSA plans are not required to pay cost sharing for urgent care virtual visits with Doctor On Demand providers. Members on HSA plans will pay cost sharing up to the deductible amount.

\* There is a \$300 maximum reimbursement per Harvard Pilgrim policy in a calendar year per family contract. To qualify, a member or one of their dependents must be currently enrolled in Harvard Pilgrim at the time of the reimbursement and an active member of the fitness club for at least four months within a calendar year. Other restrictions may apply. For tax information, members should consult their tax advisor.

## Contact Information for Brokers

### New Business

#### Individual Market

Maine Brokers

**855-881-4742** | [BrokerIndividualSales@point32health.org](mailto:BrokerIndividualSales@point32health.org)

Maine New Members

**855-354-4742** | [IndividualMarketSales@point32health.org](mailto:IndividualMarketSales@point32health.org)

#### Binder Payments

Maine Brokers: **855-881-4742**

New subscriber calling directly: **844-349-8332**

#### Medicare

Over 65? Connect with one of our Medicare experts at **877-431-4742**

### Renewing Subscribers

#### Maine

Maine brokers: **855-881-4742**

Maine subscriber calling directly: **866-673-2638**

#### Existing members

For claims questions, billing questions, to terminate a plan or add/remove dependents: **877-907-4742**

[broker\\_member\\_inquiries@point32health.org](mailto:broker_member_inquiries@point32health.org)

#### Broker relations

Commissions, credentialing, agent of record issues

**800-424-7285** | [broker\\_relations@point32health.org](mailto:broker_relations@point32health.org)