

Maine Individual Market: Enrollment and Renewal At-a-Glance

Here's a quick summary of information you need to support your individual market sales efforts.

Competitive On-Exchange Pricing

Harvard Pilgrim has competitive rates that are ready to go head-to-head against Anthem and Community Health Options (CHO).

- **Maine's ChoiceSM HMO Silver 6200:** Lowest-cost silver plan available to consumers compared to Anthem's Silver HMO 5800 & CHO's Foundation HMO plans (available in Cumberland, Sagadahoc and York counties)
- **HMO Gold 1500:** Lowest-cost gold plan available to consumers compared to Anthem's Gold HMO 1600 and CHO's Community Edge PPO plans

Important Dates and Deadlines

- Open enrollment: **November 1, 2019 – December 15, 2019**
- Available effective date: **January 1, 2020**
- Enrollments and plan changes must be submitted by **December 15**
- **First (binder) payment due** on the 10th day of the coverage month
Ongoing payments due on the 1st day of the coverage month

Renewal Support

- Renewal report displaying your existing book of business
- Sample discontinuation and renewal letter packages
- 2019 to 2020 Benefit Comparisons
- Product Mapping Grid – 2019 to 2020 products
- Consumer Sales support: See contact information on next page

Renewal Report Information

- Report to be available in October and includes:
 - Customer Name, Address and Harvard Pilgrim ID
 - Exchange versus "Buy Direct"
 - 2019 Premium and Product
 - 2019 Average Premium Tax Credit (APTC)
 - 2020 Premium and New Product (mapped)

Renewal Process – Off Exchange

- For plan changes, Off-Exchange subscribers **MUST** call our Consumer Sales team
- Subscribers have two options:

Passive Renewal

- Do nothing. Subscriber automatically renewed as long as he or she continues to pay monthly premium

Active Renewal

- Consumer Sales will review plans and make change via the phone OR
- Consumer Sales will mail a quote and a paper enrollment form

Continued on reverse.

Auto Payment Process

If an existing subscriber is currently enrolled in autopay, their withdrawal will be adjusted to reflect the new 2020 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 help them get started.

Renewal Process – On Exchange

- On-Exchange plan changes must be completed on **HealthCare.gov**
- Application changes must be made by **December 15, 2019**

- Subscriber have three options:

Passive Enrollment: Subscriber likes 2020 plan and there are no changes to Exchange application information

- Do nothing. Subscriber automatically renewed and continues to pay monthly premium

Active Enrollment: Subscriber needs to make changes to Exchange application information (but likes their 2020 plan)

- Subscriber must return to [Healthcare.gov](https://www.healthcare.gov) to update information and re-enroll

Active Enrollment: Subscriber is unhappy with 2020 plan and wants to make a change

- Subscriber must return to [HealthCare.gov](https://www.healthcare.gov) and select a new plan

Contact Information for Brokers

New business

Individual Market

Maine Brokers
(855) 881-4742
meindividual@harvardpilgrim.org

Binder Payments

- Maine brokers: **(855) 881-4742**
- New subscriber calling directly:
(844) 349-8332

Medicare

(877) 645-5310

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@harvardpilgrim.org

Broker relations

Commissions, credentialing, agent of record issues

(800) 424-7285

broker_relations@harvardpilgrim.org