

2024 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](https://www.coverme.gov).



Important dates

Tuesday, November 1, 2023 through Tuesday, January 16, 2024

- Enroll by December 15 for coverage effective January 1.
- Enroll between December 16 and January 16 for coverage effective February 1.

Updates	Details
Site of Service	Many of the Maine plans (except HSA) include site of service cost sharing in 2024. Members have lower cost sharing for non hospital providers for advanced radiology, labs, and day surgery. PT/OT/ST no longer includes site of service. PT/OT/ST and Chiropractic cost share is similar to an office visit.**
EXPANDED Family-Centered Care	NEW LGBTQ+ Health from Included Health 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.
Reminders	Details
Purchasing plans from CoverME.gov	<ul style="list-style-type: none"> • Individuals and families can purchase on-Marketplace Harvard Pilgrim health plans from the state-run Marketplace. • Visit CoverME.gov to create an account • Complete and review application • Select a Harvard Pilgrim plan • Pay the new monthly premium by January 1, 2024
Purchasing plans from Harvard Pilgrim	<ul style="list-style-type: none"> • Individuals and families can purchase off-Marketplace health plans directly from Harvard Pilgrim • Visit harvardpilgrim.org to view our plans • Pay the new monthly premium by January 1, 2024
Auto payment process	If an existing subscriber is currently enrolled in autopay, their withdrawal will be adjusted to reflect the new 2024 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.

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

Reminders	Details
Renewal process	<ul style="list-style-type: none"> Marketplace subscribers enrolled in a Harvard Pilgrim health plan will be automatically renewed through CoverME.gov; however, the subscriber should log on to the site and ensure their financial information is updated. Off-Marketplace subscribers will automatically be renewed if they do not make a change and should continue to pay their new 2024 monthly premium by the first day of each coverage month. <ul style="list-style-type: none"> Subscribers can view plans and make changes at harvardpilgrim.org/renew Insurance brokers can view plans and make changes at harvardpilgrim.org/broker <p>Renewal Support</p> <ul style="list-style-type: none"> Your client renewal report will be available in October Sample renewal letter packages Product Mapping Grid – 2023 to 2024 plans
Virtual fitness subscription included in \$300 reimbursement.	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.
Unlimited acupuncture and chiropractic visits.	Members have unlimited acupuncture and chiropractic care visits for the calendar year. Applicable cost sharing will still apply, according to the member's plan.
Over-the-counter (OTC) prescription drug benefit.	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.
No cost sharing for Doctor On Demand urgent care visits for non-HSA plans.	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 | meindividual@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

Broker relations

Commissions, credentialing, agent of record issues

(800) 424-7285 | broker_relations@point32health.org