



Harvard Pilgrim
Health Care

a Point32Health company

2027 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, 2026 through January 15, 2027

- Enroll by December 15, 2026 for coverage effective January 1, 2027.
- Enroll between December 16, 2026 and January 15, 2027 for coverage effective February 1, 2027.

Plan Updates	Details
Plan Updates	Scan the QR code to view the available plan options.  2027 ME On Marketplace products 2027 ME Off Marketplace products
Benefit Updates	Details
NEW Virtual-Only PCP	Effective 1/1/27, Members have access to convenient, ongoing primary care from the comfort of their home through Doctor On Demand. Members can choose a designated Virtual-Only PCP for primary care visits with no cost sharing. By selecting a designated Virtual-Only PCP, members can get ongoing primary care that supports easy access and better care navigation. <i>Cost sharing may apply for high-deductible plans. Members should check their plan documents for coverage details.</i>
Diabetic Supplies, infusion devices, and insulin pumps	Coverage has changed and may result in added or increased cost sharing. Please review 2027 plan documents for details.

NEW Hinge Health	Harvard Pilgrim Health Care is collaborating with Hinge Health, a market-leading, app-based, digital musculoskeletal (MSK) program that provides your employees with physical therapy, chronic pain management, rehabilitation support, and migraine relief.
NEW Increased Rewards for Mammograms and Colonoscopies Through Reduce My Costs	Available to all fully insured groups, Reduce My Costs is a personalized concierge service that helps members find cost-effective care options for scheduled outpatient services, including MRIs, EKGs, and more. Members can now earn increased cash rewards for eligible screening mammograms and colonoscopies when they choose providers that generate qualifying savings. With one-on-one support from a dedicated nurse, members can compare providers, lower out-of-pocket costs, and earn cash rewards through Visa® gift cards.
NEW National Access Plans	Harvard Pilgrim's new National Access plans provide affordable, high-quality care through an extensive regional and national network — no referrals, no primary care physician required.
Enhanced Caregiver Support	Wellthy: Supports members in managing the logistical and administrative responsibilities of caregiving —for both loved ones and themselves — across a broad spectrum of needs, including aging, childcare, mental health, pet care support, end of life care support, and natural disaster planning and support.
Reminders	Details
Behavioral Health	Harvard Pilgrim offers an integrated behavioral health approach that combines broad access to care, personalized service navigation, and specialized resources to support a wide range of behavioral health needs, including anxiety, depression, stress, substance use concerns, pediatric behavioral health needs, therapy, medication management, virtual and digital behavioral health support. Examples of available resources may include InStride Health, Meru Health, Grow Therapy, and other behavioral health solutions. Through Behavioral Health Service Navigation, members can receive personalized guidance to help them understand their options and connect with the care and resources that may best meet their needs. This model gives employers a comprehensive behavioral health solution that can evolve as member needs and the care landscape change.
Weight Loss Medication Coverage	Harvard Pilgrim excludes coverage of all weight loss drugs, including GLP-1 drugs, (within the Core ME) to treat weight loss. Effective January 1, 2026, these medications will also be excluded from coverage when used to treat related conditions, such as cardiovascular disease. Please note that GLP-1 medications continue to be covered only when prescribed for the treatment of diabetes.
Living Well Enhanced Rewards	Members can enroll 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. This program is available to fully insured small group and individual members in Massachusetts, New Hampshire and Maine

Health & Nutrition	Healthy Weight Program: Offers individualized coaching by registered dietitians for employees who want to eat healthier, lose weight or prevent or manage a nutrition-related health condition. The Healthy Weight program is available to fully insured members.
Site Of Service Benefits¹	Members can pay lower costs when they receive these services from non-hospital providers: • Lab tests • Advanced diagnostic imaging • Ambulatory services Not available on HSA plans

Cost Savings Programs

- Perks, discounts and more savings across a wide array of fitness and well-being products
- Wellness education, programs, services and fitness reimbursements up to \$150 (individual subscriber) or up to \$300 (family coverage)³

Contact Information for Brokers

New Business

Individual Market

Maine Brokers

BrokerIndividualSales@point32health.org

Maine New Members

855-354-4742 | **sales_info@point32health.org**

Binder Payments

844-349-8332

Medicare

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

Renewing Subscribers

sales_info@point32health.org

Existing members

For claims questions, billing questions, to terminate a plan or add/remove dependents, send a secure email to Member Services via the member portal. Log in at **harvardpilgrim.org/member/member-dashboard**, or call **877-907-4742**

Broker relations

Commissions, credentialing, agent of record issues
800-424-7285 | **broker_relations@point32health.org**

¹ Certain services may require a referral and/or prior authorization before members can receive services from the lower-cost provider. To ensure the services will be covered, members should refer to their plan documents or contact Harvard Pilgrim at **888-333-4742**.

² Site of service benefits are not available on HSA or Virtual ChoiceSM HMO plans.

³ There is a \$300 maximum reimbursement per family contract for up to two members on the Harvard Pilgrim policy with a maximum of \$150 per member per calendar year. Must be currently enrolled in Harvard Pilgrim at the time of reimbursement and active fitness club members for at least four months within a calendar year. Restrictions apply. Reimbursement may be considered taxable income; members should consult their tax advisors.