



Harvard Pilgrim
Health Care

a Point32Health company

2026 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, 2025 through January 15, 2026

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

Plan Updates	Details
Expanded Network	<p>Harvard Pilgrim Health Care is expanding its Maine's Choice network effective January 1, 2026, bringing coverage across the state. As part of this expansion, Northern Light Health hospitals will be designated as Preferred providers in the Maine's Choice Plus HMO network. This enhancement improves statewide access to high-quality care and strengthens our commitment to provider choice and affordability.</p>
Plan Updates	<p>To better meet evolving market demands, we've streamlined our portfolio to focus on what matters most — delivering greater value with increased efficiency and agility.</p> <p>Plans no longer offered upon 2026 renewal: Clear Choice HMO Catastrophic 9200 Clear Choice Maine's Choice Plus HMO HSA Bronze 7200</p> <p>Increased cost sharing: PT/OT/ST, Deductible, OOPM, Outpatient surgery, Applied Behavioral Analysis and Pharmacy.</p> <p>For a complete list of plan options and cost sharing scan the QR codes to view On Marketplace and Off Marketplace products.</p> <div> 2026 ME On Marketplace products</div> <div> 2026 ME Off Marketplace products</div>

Benefits Updates	Details
Behavioral Health	<p>NEW InStride Health: InStride Health offers specialized virtual therapy for children and teens (ages 7-22) struggling with severe anxiety and obsessive-compulsive disorder (OCD).</p> <p>NEW Meru Health: Meru Health offers members 13 years and older access to its 12-week provider-led, digital mental health program. The program is designed to help support teens and adults experiencing anxiety, depression, burnout and related mental and behavioral conditions.</p> <p>Grow Therapy: 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>Service Navigation Program reminder: Harvard Pilgrim's specially trained Behavioral Health Service Navigators provide personalized support to our members and guide them through the complex healthcare system.</p>
Weight Loss Medications	<p>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. We remain committed to supporting overall health and wellness offering a wide range of resources — including wellness programs, weight management tools, and nutrition support services — to help members lead healthier lifestyles. Please note that GLP-1 medications continue to be covered only when prescribed for the treatment of diabetes.</p>
Maternal Health & Family Support	<p>ENHANCED ProgenyHealth: Expanded NICU care management support services are expanded from 60 days to 365 days to support improved health and care for the infant. Included for all fully insured plans.</p> <p>Tinyhood: Virtual Pregnancy and Parenting Classes: 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>
Reminders	Details
Rewards	<p>Enroll in the Living Well Program 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>
Health and Nutrition	<p>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.</p>
Family-centered Care	<p>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 and more.</p>
Site Of Service Benefits ¹	<p>Members can pay lower costs when they receive these services from non-hospital providers:</p> <ul style="list-style-type: none"> • Lab tests • Advanced diagnostic imaging • Ambulatory services <p>Not available on HSA plans, Clear Choice HMO Bronze 7500 and HMO Bronze 8500</p>

All Harvard Pilgrim plans offer access to comprehensive and high-quality care including some of these great benefits, programs and services. Please check your plan benefit documents for complete details:

Benefits and Services to Support Well-being

- Acupuncture and chiropractic care – unlimited visits
- Urgent and emergent care, hospitalization, laboratory and outpatient therapy when medically necessary
- Chronic disease management
- Eye exams for adults and children
- Pediatric dental
- Pediatric vision hardware
- Preventive care with no member cost sharing
- Preventive Rx on HSA plans
- Virtual care delivered by telehealth providers including Doctor on Demand for non-emergency care and advice. With our non-HSA plans, members won't pay any cost share for urgent care virtual visits with Doctor On Demand providers

Cost Savings Programs

- Prescription drug coverage – including Tier 1 cost share for some over-the-counter (OTC) medications like cold, cough and allergy when prescribed by a provider
- Perks, discounts and more savings across a wide array of fitness and well-being products
- Reduce My Costs savings program where members can save and earn rewards when selecting a lower cost provider for outpatient or diagnostic tests such as a mammogram, MRI or colonoscopy²
- 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

855-881-4742 | BrokerIndividualSales@point32health.org

Maine New Members

855-354-4742 | 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, 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.