

2027 Maine Plan Offerings

On Marketplace Plans

On Marketplace plans are offered through the state-based health insurance marketplace, **CoverME.gov**. These plans are best suited for individuals and families who qualify for financial help in paying for health care. These plans are also available directly through Harvard Pilgrim Health Care for individuals not eligible for a subsidy.

2027 Maine Individual Plans — Effective January 1, 2027, through December 31, 2027.
This is only a summary of plans. For more complete information, please refer to the **Schedule of Benefits**.

Product Name	In-Network	Office Visit ¹ (PCP/Specialist)	Deductible (Ind/Fam)	Annual Out of Pocket Max	Coinsurance	Emergency Room	Urgent Care ²		Inpatient	Day Surgery	Labs	X-Rays	Scans: CT, MRI, PET	PT/OT/ST	Acupuncture & Chiropractic	RX Cost Sharing 30-day retail
							Hospital Based	Freestanding								
HMO																
Clear Choice HMO Gold 2000 MD0000201883, RX0000201477 96667ME0310171-01	N/A	Designated VPCP: \$0 \$25*/\$50	\$2,000/\$4,000	\$6,000/\$12,000	30%	Ded then 30%	\$40	\$40	Ded then 30%	Freestnd: \$300 Hosp: Ded then 30%	Non-hospital based: \$25 Hospital based: Ded then 30%	Ded then 30%	Non-hospital based: \$250 Hospital based: Ded then 30%	\$30	\$30	\$5/\$25/\$50/Ded then \$80/Ded then \$250
Clear Choice HMO Gold 3000 MD0000201886, RX0000201480 96667ME0310172-01	N/A	Designated VPCP: \$0 \$20*/\$50	\$3,000/\$6,000	\$6,000/\$12,000	30%	Ded then 30%	\$40	\$40	Ded then 30%	Freestnd: \$300 Hosp: Ded then 30%	Non-hospital based: \$25 Hospital based: Ded then 30%	Ded then 30%	Non-hospital based: \$250 Hospital based: Ded then 30%	\$30	\$30	\$10/\$25/\$50/30%, \$300/script max/50%, \$600/script max
Clear Choice HMO Silver 4500 MD0000201900, RX0000201485 96667ME0310174-01	N/A	Designated VPCP: \$0 \$40*/\$60	\$4,500/\$9,000	\$10,000/\$20,000	30%	Ded then 30%	\$40	\$40	Ded then 30%	Freestnd: \$300 Hosp: Ded then 30%	Non-hospital based: \$25 Hospital based: Ded then 30%	Ded then 30%	Non-hospital based: \$250 Hospital based: Ded then 30%	\$40	\$40	\$5/\$25/\$50/Ded then \$100/Ded then \$250
Clear Choice HMO Silver 6000 MD0000201940, RX0000201495 96667ME0310176-01	N/A	Designated VPCP: \$0 \$40*/\$60	\$6,000/\$12,000	\$10,000/\$20,000	30%	Ded then 30%	\$40	\$40	Ded then 30%	Freestnd: \$300 Hosp: Ded then 30%	Non-hospital based: \$25 Hospital based: Ded then 30%	Ded then 30%	Non-hospital based: \$250 Hospital based: Ded then 30%	\$40	\$40	\$5/\$25/\$50/Ded then 30%, \$300/script max/Ded then 50%, \$600/script max
HMO HSA																
Clear Choice HMO HSA Bronze 7500 MD0000201934, RX0000201503 96667ME0310180-01	N/A	Designated VPCP: \$0 \$45*/\$80	\$7,500/\$15,000	\$12,000/\$24,000	50%	Ded then 50%	\$60	\$60	Ded then 50%	Freestnd: \$300 Hosp: Ded then 50%	Non-hospital based: \$25 Hospital based: Ded then 50%	Ded then 50%	Non-hospital based: \$250 Hospital based: Ded then 50%	\$45	\$45	\$10/\$30/Ded then \$50/Ded then \$100/Ded then \$250
Maine's Choice Plus																
Clear Choice Maine's Choice Plus HMO Gold 3000 MD0000201888, RX0000201480 96667ME0310173-01	Preferred	Designated VPCP: \$0 \$20*/\$50	\$3,000/\$6,000	\$6,000/\$12,000	30%	Ded then 30%	\$40	\$40	Ded then 30%	Freestnd: \$300 Hosp: Ded then 30%	Non-hospital based: \$25 Hospital based: Ded then 30%	Ded then 30%	Non-hospital based: \$250 Hospital based: Ded then 30%	\$30	\$30	\$10/\$25/\$50/30%, \$300/script max/50%, \$600/script max
	Standard	\$50*/\$100	\$6,000/\$12,000		None		Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	\$60		
Clear Choice Maine's Choice Plus HMO Silver 4500 MD0000201906, RX0000201485 96667ME0310175-01	Preferred	Designated VPCP: \$0 \$40*/\$60	\$4,500/\$9,000	\$10,000/\$20,000	30%	Ded then 30%	\$40	\$40	Ded then 30%	Freestnd: \$300 Hosp: Ded then 30%	Non-hospital based: \$25 Hospital based: Ded then 30%	Ded then 30%	Non-hospital based: \$250 Hospital based: Ded then 30%	\$40	\$40	\$5/\$25/\$50/Ded then \$100/Ded then \$250
	Standard	\$80*/\$120	\$9,000/\$18,000		50%		Ded then 50%	Ded then 50%	Ded then 50%	Ded then 50%	Ded then 50%	Ded then 50%	Ded then 50%	\$70		
Clear Choice Maine's Choice Plus HMO Silver 6000 MD0000201931, RX0000201495 96667ME0310177-01	Preferred	Designated VPCP: \$0 \$40*/\$60	\$6,000/\$12,000	\$10,000/\$20,000	30%	Ded then 30%	\$40	\$40	Ded then 30%	Freestnd: \$300 Hosp: Ded then 30%	Non-hospital based: \$25 Hospital based: Ded then 30%	Ded then 30%	Non-hospital based: \$250 Hospital based: Ded then 30%	\$40	\$40	\$5/\$25/\$50/Ded then 30%, \$300/script max/Ded then 50%, \$600/script max
	Standard	\$70*/\$110	\$9,000/\$18,000		50%		Ded then 50%	Ded then 50%	Ded then 50%	Ded then 50%	Ded then 50%	Ded then 50%	Ded then 50%	\$80		
Maine's Choice Plus HSA																
Clear Choice Maine's Choice Plus HMO HSA Bronze 7500 MD0000201935, RX0000201503 96667ME0310181-01	Preferred	Designated VPCP: \$0 \$45*/\$80	\$7,500/\$15,000	\$12,000/\$24,000	50%	Ded then 50%	\$60	\$60	Ded then 50%	Freestnd: \$300 Hosp: Ded then 50%	Non-hospital based: \$25 Hospital based: Ded then 50%	Ded then 50%	Non-hospital based: \$250 Hospital based: Ded then 50%	\$45	\$45	\$10/\$30/Ded then \$50/Ded then \$100/Ded then \$250
	Standard	\$80*/Ded then CIF	\$12,000/\$24,000		None		Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	\$65		
National Access																
Clear Choice National Access Gold 3000 MD0000201889, RX0000201480 96667ME0390001-01	N/A	Designated VPCP: \$0 \$20*/\$50	\$3,000/\$6,000	\$6,000/\$12,000	30%	Ded then 30%	\$40	\$40	Ded then 30%	Freestnd: \$300 Hosp: Ded then 30%	Non-hospital based: \$25 Hospital based: Ded then 30%	Ded then 30%	Non-hospital based: \$250 Hospital based: Ded then 30%	\$30	\$30	\$10/\$25/\$50/30%, \$300/script max/50%, \$600/script max
Clear Choice National Access Silver 4500 MD0000201930, RX0000201485 96667ME0390002-01	N/A	Designated VPCP: \$0 \$40*/\$60	\$4,500/\$9,000	\$10,000/\$20,000	30%	Ded then 30%	\$40	\$40	Ded then 30%	Freestnd: \$300 Hosp: Ded then 30%	Non-hospital based: \$25 Hospital based: Ded then 30%	Ded then 30%	Non-hospital based: \$250 Hospital based: Ded then 30%	\$40	\$40	\$5/\$25/\$50/Ded then \$100/Ded then \$250
National Access HSA																
Clear Choice National Access HSA Bronze 7500 MD0000201938, RX0000201504 96667ME0390003-01	N/A	Designated VPCP: \$0 \$45*/\$80	\$7,500/\$15,000	\$12,000/\$24,000	50%	Ded then 50%	\$60	\$60	Ded then 50%	Ded then 50%	Ded then 50%	Ded then 50%	Ded then 50%	\$45	\$45	\$30/\$30/Ded then \$50/Ded then \$100/Ded then \$250

* Copay waived for the first non-routine PCP visit per year.

¹ For Members enrolled on non-HSA plans that select a designated virtual-only PCP, all virtual vists with the VPCP will be covered with no cost sharing. Members on HSA plans will be responsible for the cost of the visits up to the deductible.

² Members enrolled in non-HSA plans pay no cost-sharing for urgent care virtual visits with Doctor On Demand providers. Members on HSA plans will be responsible for the cost of the visit, up to the deductible.

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							Hospital Based	Freestanding								
CSR 73%																
Clear Choice HMO Silver 3600 CSR 73 MD0000201897, RX0000201486 96667ME0310174-04	N/A	Designated VPCP: \$0 \$35*/\$60	\$3,600/\$7,200	\$8,500/\$17,000	30%	Ded then 30%	\$35	\$35	Ded then 30%	Freestnd: \$300 Hosp: Ded then 30%	Non-hospital based: \$25 Hospital based: Ded then 30%	Ded then 30%	Non-hospital based: \$250 Hospital based: Ded then 30%	\$35	\$35	\$5/\$25/\$50/Ded then \$100/Ded then \$250
Clear Choice Maine's Choice Plus HMO Silver 3600 CSR 73 MD0000201903, RX0000201506 96667ME0310175-04	Preferred	Designated VPCP: \$0 \$30*/\$60	\$3,600/\$7,200	\$8,500/\$17,000	30%	Ded then 30%	\$30	\$30	Ded then 30%	Freestnd: \$300 Hosp: Ded then 30%	Non-hospital based: \$25 Hospital based: Ded then 30%	Ded then 30%	Non-hospital based: \$250 Hospital based: Ded then 30%	\$30	\$30	\$5/\$25/\$50/Ded then \$100/Ded then \$250
	Standard	\$60*/\$120	\$6,000/\$12,000		50%		Ded then 50%	Ded then 50%	Ded then 50%	Ded then 50%	Ded then 50%	Ded then 50%	\$30			
Clear Choice National Access Silver 3600 CSR 73 MD0000201927, RX0000201486 96667ME0390002-04	N/A	Designated VPCP: \$0 \$35*/\$60	\$3,600/\$7,200	\$8,500/\$17,000	30%	Ded then 30%	\$35	\$35	Ded then 30%	Freestnd: \$300 Hosp: Ded then 30%	Non-hospital based: \$25 Hospital based: Ded then 30%	Ded then 30%	Non-hospital based: \$250 Hospital based: Ded then 30%	\$35	\$35	\$5/\$25/\$50/Ded then \$100/Ded then \$250
Clear Choice HMO Silver 4500 CSR 73 MD0000201917, RX0000201496 96667ME0310176-04	N/A	Designated VPCP: \$0 \$40*/\$60	\$4,500/\$9,000	\$8,000/\$16,000	30%	Ded then 30%	\$40	\$40	Ded then 30%	Freestnd: \$300 Hosp: Ded then 30%	Non-hospital based: \$25 Hospital based: Ded then 30%	Ded then 30%	Non-hospital based: \$250 Hospital based: Ded then 30%	\$40	\$40	\$5/\$25/\$50/Ded then 30%, \$300/script max/Ded then 50%, \$600/script max
Clear Choice Maine's Choice Plus HMO Silver 4500 CSR 73 MD0000201921, RX0000201496 96667ME0310177-04	Preferred	Designated VPCP: \$0 \$40*/\$60	\$4,500/\$9,000	\$8,000/\$16,000	30%	Ded then 30%	\$40	\$40	Ded then 30%	Freestnd: \$300 Hosp: Ded then 30%	Non-hospital based: \$25 Hospital based: Ded then 30%	Ded then 30%	Non-hospital based: \$250 Hospital based: Ded then 30%	\$40	\$40	\$5/\$25/\$50/Ded then 30%, \$300/script max/Ded then 50%, \$600/script max
	Standard	\$70*/\$110	\$6,500/\$13,000		50%		Ded then 50%	Ded then 50%	Ded then 50%	Ded then 50%	Ded then 50%	\$60				
CSR 87%																
Clear Choice HMO Silver 800 CSR 87 MD0000201898, RX0000201487 96667ME0310174-05	N/A	Designated VPCP: \$0 \$25*/\$40	\$800/\$1,600	\$2,500/\$5,000	30%	Ded then 30%	\$25	\$25	Ded then 30%	Freestnd: \$300 Hosp: Ded then 30%	Non-hospital based: \$25 Hospital based: Ded then 30%	Ded then 30%	Non-hospital based: \$250 Hospital based: Ded then 30%	\$25	\$25	\$5/\$25/\$50/Ded then \$100/Ded then \$250
Clear Choice Maine's Choice Plus HMO Silver 800 CSR 87 MD0000201904, RX0000201487 96667ME0310175-05	Preferred	Designated VPCP: \$0 \$20*/\$60	\$800/\$1,600	\$2,500/\$5,000	30%	Ded then 30%	\$20	\$20	Ded then 30%	Freestnd: \$300 Hosp: Ded then 30%	Non-hospital based: \$25 Hospital based: Ded then 30%	Ded then 30%	Non-hospital based: \$250 Hospital based: Ded then 30%	\$20	\$20	\$5/\$25/\$50/Ded then \$100/Ded then \$250
	Standard	\$40*/\$80	\$1,500/\$3,000		40%		Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	\$20				
Clear Choice National Access Silver 800 CSR 87 MD0000201928, RX0000201487 96667ME0390002-05	N/A	Designated VPCP: \$0 \$25*/\$40	\$800/\$1,600	\$2,500/\$5,000	30%	Ded then 30%	\$25	\$25	Ded then 30%	Freestnd: \$300 Hosp: Ded then 30%	Non-hospital based: \$25 Hospital based: Ded then 30%	Ded then 30%	Non-hospital based: \$250 Hospital based: Ded then 30%	\$25	\$25	\$5/\$25/\$50/Ded then \$100/Ded then \$250
Clear Choice HMO Silver 1000 CSR 87 MD0000201918, RX0000201497 96667ME0310176-05	N/A	Designated VPCP: \$0 \$25*/\$45	\$1,000/\$2,000	\$2,300/\$4,600	30%	Ded then 30%	\$25	\$25	Ded then 30%	Freestnd: \$300 Hosp: Ded then 30%	Non-hospital based: \$25 Hospital based: Ded then 30%	Ded then 30%	Non-hospital based: \$250 Hospital based: Ded then 30%	\$25	\$25	\$5/\$25/\$50/Ded then 30%, \$300/script max/Ded then 50%, \$600/script max
Clear Choice Maine's Choice Plus HMO Silver 1000 CSR 87 MD0000201922, RX0000201497 96667ME0310177-05	Preferred	Designated VPCP: \$0 \$25*/\$45	\$1,000/\$2,000	\$2,300/\$4,600	30%	Ded then 30%	\$25	\$25	Ded then 30%	Freestnd: \$300 Hosp: Ded then 30%	Non-hospital based: \$25 Hospital based: Ded then 30%	Ded then 30%	Non-hospital based: \$250 Hospital based: Ded then 30%	\$25	\$25	\$5/\$25/\$50/Ded then 30%, \$300/script max/Ded then 50%, \$600/script max
	Standard	\$40*/\$60	\$1,600/\$3,200		40%		Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	\$25				
CSR 94%																
Clear Choice HMO Silver 400 CSR 94 MD0000201899, RX0000201488 96667ME0310174-06	N/A	Designated VPCP: \$0 \$15*/\$30	\$400/\$800	\$1,300/\$2,600	25%	Ded then 25%	\$15	\$15	Ded then 25%	Freestnd: \$150 Hosp: Ded then 25%	Non-hospital based: \$15 Hospital based: Ded then 25%	Ded then 25%	Non-hospital based: \$150 Hospital based: Ded then 25%	\$15	\$15	\$5/\$25/\$50/Ded then \$100/Ded then \$250
Clear Choice Maine's Choice Plus HMO Silver 400 CSR 94 MD0000201905, RX0000201488 96667ME0310175-06	Preferred	Designated VPCP: \$0 \$15*/\$30	\$400/\$800	\$1,300/\$2,600	25%	Ded then 25%	\$15	\$15	Ded then 25%	Freestnd: \$150 Hosp: Ded then 25%	Non-hospital based: \$15 Hospital based: Ded then 25%	Ded then 25%	Non-hospital based: \$150 Hospital based: Ded then 25%	\$15	\$15	\$5/\$25/\$50/Ded then \$100/Ded then \$250
	Standard	\$30*/\$50	\$800/\$1,600		30%		Ded then 30%	Ded then 30%	Ded then 30%	Ded then 30%	Ded then 30%	\$35				
Clear Choice National Access Silver 400 CSR 94 MD0000201929, RX0000201488 96667ME0390002-06	N/A	Designated VPCP: \$0 \$15*/\$30	\$400/\$800	\$1,300/\$2,600	25%	Ded then 25%	\$15	\$15	Ded then 25%	Freestnd: \$150 Hosp: Ded then 25%	Non-hospital based: \$15 Hospital based: Ded then 25%	Ded then 25%	Non-hospital based: \$150 Hospital based: Ded then 25%	\$15	\$15	\$5/\$25/\$50/Ded then \$100/Ded then \$250
Clear Choice HMO Silver 500 CSR 94 MD0000201919, RX0000201500 96667ME0310176-06	N/A	Designated VPCP: \$0 \$10*/\$20	\$500/\$1,000	\$1,200/\$2,400	25%	Ded then 25%	\$10	\$10	Ded then 25%	Freestnd: \$150 Hosp: Ded then 25%	Non-hospital based: \$15 Hospital based: Ded then 25%	Ded then 25%	Non-hospital based: \$150 Hospital based: Ded then 25%	\$10	\$10	\$5/\$25/\$50/Ded then 30%, \$300/script max/Ded then 50%, \$600/script max
Clear Choice Maine's Choice Plus HMO Silver 500 CSR 94 MD0000201923, RX0000201500 96667ME0310177-06	Preferred	Designated VPCP: \$0 \$10*/\$15	\$500/\$1,000	\$1,200/\$2,400	25%	Ded then 25%	\$10	\$10	Ded then 25%	Freestnd: \$150 Hosp: Ded then 25%	Non-hospital based: \$15 Hospital based: Ded then 25%	Ded then 25%	Non-hospital based: \$150 Hospital based: Ded then 25%	\$10	\$10	\$5/\$25/\$50/Ded then 30%, \$300/script max/Ded then 50%, \$600/script max
	Standard	\$20*/\$30	\$800/\$1,600		40%		Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	\$20				

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