

Individual Off Exchange Plans

MEGA	
Plan ID	MEGA Bronze Plan
Metal Level	Bronze
Deductible	\$5,000
Coinsurance	20%
OOP Max	\$6,350
Child Dental	Yes
Plan Factor	1.00
Base Rate	\$247.87

Harvard Pilgrim	
Plan ID	Harvard HMO
Metal Level	Bronze
Deductible	\$5,000
Coinsurance	20%
OOP Max	\$6,350
Child Dental	Yes
Plan Factor	1.00
Base Rate	\$225.96

HPHC	
Plan ID	HPHC PPO
Metal Level	Bronze
Deductible	\$5,000
Coinsurance	20%
OOP Max	\$6,350
Child Dental	Yes
Plan Factor	1.00
Base Rate	\$240.09

Maine Community Health Options- PPO

Product	Full Access Products						
Plan ID	Community Option-0030001	Community Option HSA - 0020001	Community Value-0140001	Community Choice-0040001	Community Preferred-0080001	Community Advantage-0120001	Community Safe Harbor-0010001
Metal Level	Bronze	Bronze	Silver	Silver	Silver	Gold	Catastrophic
Deductible	\$5,000	\$5,000	\$2,350	\$2,000	\$2,000	\$650	\$6,350
Coinsurance	50%	50%	50%	30%	30%	20%	0%
OOP Max	\$6,350	\$6,350	\$6,350	\$6,350	\$5,500	\$2,500	6,350
Child Dental	No	No	No	No	No	No	No
Plan Factor	0.825	0.859	0.961	1.00	1.061	1.267	0.695
Base Rate	\$259.34						

Anthem

Product	Guided Access-HMO-South									
Plan ID	Anthem Bronze Guided Access with HSA - cabo 710001	Anthem Bronze Guided Access with HSA - caar 710002-HSA	Anthem Bronze Guided Access - cabr 710003	Anthem Bronze GuidedAccess - caaa 710004	Anthem Bronze GuidedAccess with Child Dental - cdaa 710005	Anthem Silver Guided Access with HSA - cbdo 710006	Anthem Silver Guided Access - cbbc 710007	Anthem Gold Guided Access - ccab 710008	Anthem Gold Guided Access with Child Dental - cdcp 710009	Anthem Catastrophic Guided Access 710010
Metal Level	Bronze	Bronze	Bronze	Bronze	Bronze	Silver	Silver	Gold	Gold	Catastrophic

Deductible	\$4,000	\$6,300	\$4,300	\$5,750	\$5,750	\$2,500	\$3,000	\$750	\$750	\$6,350
Coinsurance	20%	0%	20%	10%	10%	10%	5%	0%	0%	0%
OOP Max	\$6,350	\$6,350	\$6,350	\$6,350	\$6,350	\$4,000	\$4,500	\$6,000	\$6,000	\$6,350
Child Dental	No	No	No	No	Yes	No	No	No	Yes	No
Plan Factor	0.8941	0.8555	0.8779	0.8485	0.9334	1.0748	1.1045	1.3624	1.4473	0.7163
Base Rate	\$235.04									

Anthem										
Product	Guided Access-POS-North									
Plan ID	Anthem Bronze Guided Access with HSA - cacc 720001	Anthem Bronze Guided Access with HSA - caav 720002-HSA	Anthem Bronze Guided Access - cabk 720003	Anthem Bronze Guided Access - caaq 720004	Anthem Bronze Guided Access with Child Dental - cdaq 720005	Anthem Silver Guided Access with HSA - cbbk 720006	Anthem Silver Guided Access - cbdk 720007	Anthem Gold Guided Access - ccaj 720008	Anthem Gold Guided Access with Child Dental - cdcx 720009	Anthem Catastrophic Guided Access 720010
Metal Level	Bronze	Bronze	Bronze	Bronze	Bronze	Silver	Silver	Gold	Gold	Catastrophic
Deductible	\$3,500	\$5,900	\$5,000	\$6,000	\$6,000	\$3,000	\$2,500	\$1,250	\$1,250	\$6,350
Coinsurance	25%	0%	20%	0%	0%	10%	10%	5%	5%	0%
OOP Max	\$6,350	\$6,350	\$6,000	\$6,350	\$6,350	\$3,950	\$6,000	\$3,500	\$3,500	\$6,350
Child Dental	No	No	No	No	Yes	No	No	No	Yes	No
Plan Factor	1.1835	1.1366	1.1496	1.1339	1.2449	1.3578	1.454	1.6963	1.8073	0.9365
Base Rate	\$235.04									

*Area 3 for Anthem only split for HMO and POS offerings
HMO-Androscoggin, Waldo, Franklin
POS-Penobscot, Somerset, Piscataquis