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Good afternoon:

It is my understanding that you are taking comments regarding the Clear Choice Plans until tomorrow. I have been in the insurance industry for almost 35 years and represent several Employer Groups throughout the state of Maine.

My biggest concern is the prescription coverage on most of the plans – there is a deductible applied to the most expensive tiers (tiers 3 & 4) and once the deductible has been satisfied then the members are responsible for the applicable copay or coinsurance. There are only a few gold options where the deductible is waived on all prescription tiers. With the Gold plans, the deductible is low; \$1500, \$2500, or \$3500 – most Employers and Employees cannot afford the premium with these lower deductible options. The majority of the groups I represent have a \$3500 or higher deductible and have silver or bronze options and the deductible is applied to the tiers 3 & 4 prescriptions before any cost share with the insurance carrier. This is causing a hardship on employees having to pay the full negotiated cost for the tier 3 & 4 prescriptions.

Please reconsider removing the deductible on the tiers 3 & 4 prescriptions on all non-HSA compatible plans.

Please let me know if you have any questions.

Thanks,
Donna

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