



## Frequently Asked Questions - Providers

### **Q: What is Maine Community Health Options?**

**A:** Maine Community Health Options (MCHO) is a new non-profit health insurance issuer created under the auspices of the Affordable Care Act as a Consumer Operated and Oriented Plan (CO-OP). As a CO-OP, MCHO is focused on member engagement in both health benefits utilization and plan governance: MCHO will be governed by a member-based Board of Directors, giving enrollees a strong voice in the oversight and development of the plan.

### **Q: What is a CO-OP?**

**A:** The Affordable Care Act created a new type of non-profit health insurance issuer, called a Consumer Operated and Oriented Plan (CO-OP). These insurers are governed by their members. CO-OPs are meant to offer consumer-focused, affordable health insurance options to individuals and small businesses.

Like other cooperative models, a health plan CO-OP uses business profits to help its members. This can be achieved through lowering premiums, improving health benefits, or performing other activities to increase the stability of coverage for CO-OP members. The U.S. Department of Health and Human Services (DHHS) is closely monitoring CO-OPs to ensure that CO-OPs meet these goals.

### **Q: How is MCHO funded?**

**A:** In March, MCHO received a loan award of \$62.1M in financing from the Centers for Medicare and Medicaid Services (CMS) to support the developmental needs (\$7.1 million) and reserve requirements (\$55 million) to create the CO-OP. This loan must be repaid to the government. Beyond this initial catalyst, MCHO will be self-sustaining through member premiums.

### **Q: Do other states have CO-OP health plans?**

**A:** Yes. At this time, Maine is among 12 states where a CO-OP has received a CMS award. Other states include Iowa, Michigan, Nebraska, Nevada, Montana, New Jersey, New Mexico, New York, Oregon, South Carolina, and Wisconsin. Awards will continue to be announced on a rolling basis through 2012.

**Q: Why Does Maine Need a Health Insurance CO-OP?**

Individuals and small businesses in Maine currently do not have many options regarding health insurance. This is a particularly big problem in a state like Maine where our economy is fueled by small businesses that have very little say in the health insurance market. The result is increasing numbers of people either going without health coverage, or who are at risk of being without coverage. The entry of MCHO to the marketplace will provide additional health insurance options benefiting these important groups.

**Q: Is MCHO a state-run plan?**

**A:** No. While MCHO considers the state to be among our key partners in the development of the plan, MCHO is a private, not-for-profit entity that is to be governed by its members.

**Q: How will the Supreme Court decision regarding the Affordable Care Act legislation affect MCHO's development as a CO-OP in Maine?**

**A:** MCHO's development as a new non-profit, Maine-based entry to the marketplace is not contingent on the pending Supreme Court findings on the Affordable Care Act, the health reform law. CMS has committed to the contract and loan funds have been secured. It's anyone's guess as to how the Supreme Court will rule on questions of constitutionality and severability, but MCHO is proceeding with plans to have products available both on and off a health insurance exchange.

**Q: Who will be able to join the plan?**

**A:** MCHO will offer products to serve small businesses, individuals, and families beginning in January 2014. Enrollment will begin in the fall of 2013.

**Q: Who is included in the provider network?**

**A:** A statewide network of physicians, hospitals, and other providers is being developed with a focus on supporting the work in Maine on patient centered health homes, integrated behavioral health, and oral health.

**Q: What does a CO-OP mean for healthcare in Maine?**

**A:** MCHO development is focused on the following features to benefit Maine:

- Greater patient and provider engagement
- Lower cost and greater stability of premium pricing for Maine's individual and small group markets
- Highly efficient administrative functions
- Initiatives to support providing the right care at the right time in the right place

**Q: How will MCHO improve the value of care?**

**A:** MCHO will improve the value of care by promoting local, effective provision of care and providing support to assist provider organizations in improving the health of the population, enhancing the patient experience, and reducing per-capita costs of care. Specific efforts will include:

- Generating cost savings through enhanced focus on preventive care and disease care management.
- Prioritizing local care management solutions and coordinating community resources relevant to improved health outcomes.
- Enhancing competition by providing new plan options for the individual and small business markets.
- Improving the use of available technology to simplify provider and consumer access to information necessary for care and treatment.
- Facilitating the integration of behavioral health and primary care.
- Developing effective outreach programs to support both physician and patient engagement.

**Q: How will MCHO support the patient-physician relationship?**

**A:** MCHO will utilize a variety of methods to foster both provider and patient engagement. Support for local practices and EMR connectivity and improved integration of care are among the approaches that MCHO will use for engagement. We are currently convening a series of discussion groups with physicians in order to gain additional perspective on this and other important topics.

**Q: How will MCHO engage patients in their care?**

**A:** As a member-led plan, patients will be given a larger voice and more opportunities for involvement in their health care. Plan design will support shared decision making and member-focused decision support tools. Additionally, we are currently conducting a series of listening sessions with patients and providers on benefit plan design.

**Q: Where can I get more information?**

**A:** You can visit our website at [www.maineoptions.org](http://www.maineoptions.org) for updates and new information. You can also share your feedback directly through one of our listening sessions. There will be many other ways to get involved as the process evolves. To learn more, e-mail [info@maineoptions.org](mailto:info@maineoptions.org).