

Maine Community Health Options 2023 Small Group Plans Q1 Rates

12/19/2022

Effective 1/1/2023

Metal	Type	Plan Name	Plan ID	Exchange	Deduct	Coins	MOOP	Area Availability	Base Rate
Bronze	PPO	Health Options Clear Choice Bronze \$9100 PPO National Dental Off MP	33653ME0102311	Off	\$ 9,100	0%	\$ 9,100	1,2,3,4	\$ 325.24
Silver	PPO	Health Options Clear Choice Silver \$4200 PPO National Dental Off MP	33653ME0102315	Off	\$ 4,200	40%	\$ 9,100	1,2,3,4	\$ 355.45
Gold	PPO	Health Options Clear Choice Gold \$2500 PPO National Dental Off MP	33653ME0102316	Off	\$ 2,500	30%	\$ 5,000	1,2,3,4	\$ 450.26
Bronze	PPO	Health Options Clear Choice Bronze \$7500 PPO National Dental Off MP	33653ME0102319	Off	\$ 7,500	50%	\$ 9,100	1,2,3,4	\$ 325.88
Silver	PPO	Health Options Clear Choice Silver \$5500 PPO National Dental Off MP	33653ME0102321	Off	\$ 5,500	30%	\$ 8,500	1,2,3,4	\$ 356.97
Bronze	PPO	Health Options Clear Choice Bronze \$7000 HSA Plus PPO National Dental Off MP	33653ME0102323	Off	\$ 7,000	0%	\$ 7,000	1,2,3,4	\$ 343.82
Silver	PPO	Health Options Clear Choice Silver \$3500 PPO National Dental Off MP	33653ME0102324	Off	\$ 3,500	40%	\$ 9,100	1,2,3,4	\$ 366.07
Silver	PPO	Health Options Clear Choice Silver \$3000 HSA Plus PPO National Dental Off MP	33653ME0102325	Off	\$ 3,000	15%	\$ 7,000	1,2,3,4	\$ 400.30
Gold	PPO	Health Options Clear Choice Gold \$1500 PPO National Dental Off MP	33653ME0102326	Off	\$ 1,500	30%	\$ 5,000	1,2,3,4	\$ 460.62
Bronze	PPO	Health Options Clear Choice Bronze \$6300 HSA Plus PPO National Dental Off MP	33653ME0252301	Off	\$ 6,300	50%	\$ 7,500	1,2,3,4	\$ 337.84
Bronze	PPO	Health Options Clear Choice Bronze \$9100 PPO NE	33653ME0262304	On	\$ 9,100	0%	\$ 9,100	1,2,3,4	\$ 311.11
Bronze	PPO	Health Options Clear Choice Bronze \$7500 PPO NE	33653ME0262305	On	\$ 7,500	50%	\$ 9,100	1,2,3,4	\$ 311.44
Bronze	PPO	Health Options Clear Choice Bronze \$7000 HSA Plus PPO NE	33653ME0262306	On	\$ 7,000	0%	\$ 7,000	1,2,3,4	\$ 329.03
Silver	PPO	Health Options Clear Choice Silver \$3000 PPO NE	33653ME0262308	On	\$ 3,000	40%	\$ 9,100	1,2,3,4	\$ 391.61
Gold	PPO	Health Options Clear Choice Gold \$2500 PPO NE	33653ME0262309	On	\$ 2,500	30%	\$ 5,000	1,2,3,4	\$ 431.90
Gold	PPO	Health Options Clear Choice Gold \$1500 PPO NE	33653ME0262310	On	\$ 1,500	30%	\$ 5,000	1,2,3,4	\$ 441.98
Platinum	PPO	Health Options Clear Choice Platinum PPO NE	33653ME0262312	On	\$ 500	20%	\$ 3,000	1,2,3,4	\$ 528.53
Bronze	PPO	Health Options Clear Choice Bronze \$8000 Healthy Maine PPO NE	33653ME0262313	On	\$ 8,000	50%	\$ 9,100	1,2,3,4	\$ 310.51
Bronze	PPO	Health Options Clear Choice Bronze \$8000 Healthy Maine PPO NE Off MP	33653ME0262314	Off	\$ 8,000	50%	\$ 9,100	1,2,3,4	\$ 311.29
Bronze	PPO	Health Options Clear Choice Bronze \$5900 HSA PPO NE	33653ME0262315	On	\$ 5,900	50%	\$ 7,500	1,2,3,4	\$ 323.96
Silver	PPO	Health Options Clear Choice Silver \$4200 PPO NE	33653ME0262316	On	\$ 4,200	40%	\$ 9,100	1,2,3,4	\$ 379.27
Bronze	PPO	Health Options Clear Choice Bronze \$9100 PPO NE Dental Off MP	33653ME0272301	Off	\$ 9,100	0%	\$ 9,100	1,2,3,4	\$ 317.49
Silver	PPO	Health Options Clear Choice Silver \$4000 HSA PPO NE Dental Off MP	33653ME0272302	Off	\$ 4,000	20%	\$ 7,000	1,2,3,4	\$ 371.90

Silver	PPO	Health Options Clear Choice Silver \$3500 PPO NE Dental Off MP	33653ME0272303	Off	\$ 3,500	40%	\$ 9,100	1,2,3,4	\$ 357.30
Gold	PPO	Health Options Clear Choice Gold \$2500 PPO NE Dental Off MP	33653ME0272304	Off	\$ 2,500	30%	\$ 5,000	1,2,3,4	\$ 439.47
Bronze	PPO	Health Options Clear Choice Bronze \$7500 PPO NE Dental	33653ME0272305	On	\$ 7,500	50%	\$ 9,100	1,2,3,4	\$ 317.24
Silver	PPO	Health Options Clear Choice Silver \$3000 PPO NE Dental	33653ME0272306	On	\$ 3,000	40%	\$ 9,100	1,2,3,4	\$ 398.18
Gold	PPO	Health Options Clear Choice Gold \$2500 PPO NE Dental	33653ME0272307	On	\$ 2,500	30%	\$ 5,000	1,2,3,4	\$ 438.37
Bronze	PPO	Health Options Clear Choice Bronze \$7500 PPO NE Dental Off MP	33653ME0272308	Off	\$ 7,500	50%	\$ 9,100	1,2,3,4	\$ 318.11
Silver	PPO	Health Options Clear Choice Silver \$3000 PPO NE Dental Off MP	33653ME0272309	Off	\$ 3,000	40%	\$ 9,100	1,2,3,4	\$ 359.95
Silver	PPO	Health Options Clear Choice Silver \$3500 PPO National	33653ME0302301	On	\$ 3,500	40%	\$ 9,100	1,2,3,4	\$ 398.32
Gold	PPO	Health Options Clear Choice Gold \$2500 PPO National Dental	33653ME0302303	On	\$ 2,500	30%	\$ 5,000	1,2,3,4	\$ 449.08
Gold	PPO	Health Options Clear Choice Gold \$1500 PPO National	33653ME0302304	On	\$ 1,500	30%	\$ 5,000	1,2,3,4	\$ 452.80
Bronze	HMO	Health Options Clear Choice Bronze \$7500 HMO Tiered NE Dental Off MP	33653ME0622301	Off	\$ 7,500	50%	\$ 9,100	1,2,3,4	\$ 301.97
Silver	HMO	Health Options Clear Choice Silver \$5500 HMO Tiered NE Dental Off MP	33653ME0622302	Off	\$ 5,500	30%	\$ 8,500	1,2,3,4	\$ 326.61
Silver	HMO	Health Options Clear Choice Silver \$4500 HSA HMO Tiered NE Dental Off MP	33653ME0622303	Off	\$ 4,500	20%	\$ 7,000	1,2,3,4	\$ 349.37
Silver	HMO	Health Options Clear Choice Silver \$3500 HMO Tiered NE Dental Off MP	33653ME0622304	Off	\$ 3,500	40%	\$ 9,100	1,2,3,4	\$ 336.02
Silver	HMO	Health Options Clear Choice Silver \$4200 HMO Tiered NE Dental Off MP	33653ME0622305	Off	\$ 4,200	40%	\$ 9,100	1,2,3,4	\$ 329.46
Silver	HMO	Health Options Clear Choice Silver \$5500 HMO NE Dental Off MP	33653ME0632301	Off	\$ 5,500	30%	\$ 8,500	1,2,3,4	\$ 345.04
Silver	HMO	Health Options Clear Choice Silver \$4500 HSA HMO NE Dental Off MP	33653ME0632302	Off	\$ 4,500	20%	\$ 7,000	1,2,3,4	\$ 361.28
Silver	HMO	Health Options Clear Choice Silver \$3500 HSA HMO NE Dental Off MP	33653ME0632303	Off	\$ 3,500	10%	\$ 7,000	1,2,3,4	\$ 389.78
Silver	HMO	Health Options Clear Choice Silver \$3500 HMO NE Dental	33653ME0632305	On	\$ 3,500	40%	\$ 9,100	1,2,3,4	\$ 391.37
Bronze	HMO	Health Options Clear Choice Bronze \$8000 Healthy Maine HMO NE Off MP	33653ME0632306	Off	\$ 8,000	50%	\$ 9,100	1,2,3,4	\$ 308.24
Bronze	HMO	Health Options Clear Choice Bronze \$9100 HMO NE	33653ME0642301	On	\$ 9,100	0%	\$ 9,100	1,2,3,4	\$ 308.07
Bronze	HMO	Health Options Clear Choice Bronze \$7500 HMO NE	33653ME0642302	On	\$ 7,500	50%	\$ 9,100	1,2,3,4	\$ 308.40
Silver	HMO	Health Options Clear Choice Silver \$3500 HMO NE	33653ME0642303	On	\$ 3,500	40%	\$ 9,100	1,2,3,4	\$ 384.95
Silver	HMO	Health Options Clear Choice Silver \$4200 HMO NE	33653ME0642304	On	\$ 4,200	40%	\$ 9,100	1,2,3,4	\$ 375.58

Bronze	HMO	Health Options Clear Choice Bronze \$8000 Healthy Maine HMO NE	33653ME0642305	On	\$ 8,000	50%	\$ 9,100	1,2,3,4	\$ 307.43
Bronze	HMO	Health Options Clear Choice Bronze \$7500 HMO Tiered NE	33653ME0652301	On	\$ 7,500	50%	\$ 9,100	1,2,3,4	\$ 295.53
Silver	HMO	Health Options Clear Choice Silver \$3500 HMO Tiered NE	33653ME0652302	On	\$ 3,500	40%	\$ 9,100	1,2,3,4	\$ 365.26
Silver	HMO	Health Options Clear Choice Silver \$4200 HMO Tiered NE	33653ME0652303	On	\$ 4,200	40%	\$ 9,100	1,2,3,4	\$ 357.97
Silver	HMO	Health Options \$4000 HMO National Off MP	33653ME0662301	Off	\$ 4,000	40%	\$ 9,100	1,2,3,4	\$ 336.83

2023 Area Factors		
1	Cumberland, Sagadahoc, York	0.915
2	Kennebec, Knox, Lincoln, Oxford	0.966
3	Androscoggin, Franklin, Penobscot, Piscataquis, Somerset, Waldo	1.025
4	Aroostook, Hancock, Washington	1.171

2023 Trend factors	
Q1	1.000
Q2	1.017
Q3	1.033
Q4	1.051

Age Factors											
0-14	0.765	23	1.000	32	1.183	41	1.302	50	1.786	59	2.603
15	0.833	24	1.000	33	1.198	42	1.325	51	1.865	60	2.714
16	0.859	25	1.004	34	1.214	43	1.357	52	1.952	61	2.810
17	0.885	26	1.024	35	1.222	44	1.397	53	2.040	62	2.873
18	0.913	27	1.048	36	1.230	45	1.444	54	2.135	63	2.952
19	0.941	28	1.087	37	1.238	46	1.500	55	2.230	64+	3.000
20	0.970	29	1.119	38	1.246	47	1.563	56	2.333		
21	1.000	30	1.135	39	1.262	48	1.635	57	2.437		
22	1.000	31	1.159	40	1.278	49	1.706	58	2.548		