

Maine Community Health Options 2025 Small Group Plans Q1 Rates

8/29/2024

Effective 1/1/2025

Metal	Type	Plan Name	Plan ID	Exchange	Deduct	Coins	MOOP	Area Availability	Base Rate
Bronze	PPO	Health Options Clear Choice Bronze \$9200 PPO National Dental Off MP	33653ME0102511	No	\$9,200	100%	\$9,200	12345	\$413.35
Silver	PPO	Health Options Clear Choice Silver \$4200 PPO National Dental Off MP	33653ME0102515	No	\$4,200	70%	\$8,000	12345	\$484.12
Bronze	PPO	Health Options Clear Choice Bronze \$7500 PPO National Dental Off MP	33653ME0102519	No	\$7,500	50%	\$9,200	12345	\$413.79
Bronze	PPO	Health Options Clear Choice Bronze \$7200 HSA Plus PPO National Dental Off MP	33653ME0102523	No	\$7,200	100%	\$7,200	12345	\$433.97
Silver	PPO	Health Options Clear Choice Silver \$3500 PPO National Dental Off MP	33653ME0102524	No	\$3,500	70%	\$8,500	12345	\$492.60
Silver	PPO	Health Options Clear Choice Silver \$3500 HSA Plus PPO National Dental Off MP	33653ME0102525	No	\$3,500	80%	\$7,000	12345	\$491.79
Gold	PPO	Health Options Clear Choice Gold \$1500 PPO National Dental Off MP	33653ME0102526	No	\$1,500	70%	\$5,000	12345	\$557.65
Bronze	PPO	Health Options Clear Choice Bronze \$6300 HSA Plus PPO National Dental Off MP	33653ME0252501	No	\$6,300	50%	\$7,500	12345	\$428.17
Bronze	PPO	Health Options Clear Choice Bronze \$9200 PPO NE	33653ME0262504	Yes	\$9,200	100%	\$9,200	12345	\$387.78
Bronze	PPO	Health Options Clear Choice Bronze \$7500 PPO NE	33653ME0262505	Yes	\$7,500	50%	\$9,200	12345	\$389.12
Bronze	PPO	Health Options Clear Choice Bronze \$7200 HSA Plus PPO NE	33653ME0262506	Yes	\$7,200	100%	\$7,200	12345	\$408.13
Silver	PPO	Health Options Clear Choice Silver \$3500 PPO NE	33653ME0262508	Yes	\$3,500	70%	\$8,500	12345	\$485.0
Gold	PPO	Health Options Clear Choice Gold \$2500 PPO NE	33653ME0262509	Yes	\$2,500	70%	\$5,000	12345	\$518.04
Gold	PPO	Health Options Clear Choice Gold \$1500 PPO NE	33653ME0262510	Yes	\$1,500	70%	\$5,000	12345	\$526.73
Platinum	PPO	Health Options Clear Choice Platinum PPO NE	33653ME0262512	Yes	\$1,500	70%	\$5,000	12345	\$675.03
Bronze	PPO	Health Options Bronze \$8000 Healthy Maine PPO NE	33653ME0262513	Yes	\$8,000	50%	\$9,200	12345	\$385.24
Bronze	PPO	Health Options Clear Choice Bronze \$6300 HSA PPO NE	33653ME0262515	Yes	\$6,300	50%	\$7,500	12345	\$404.18
Silver	PPO	Health Options Clear Choice Silver \$4200 PPO NE	33653ME0262516	Yes	\$4,200	70%	\$8,000	12345	\$476.90
Silver	PPO	Health Options Clear Choice Silver \$3500 HSA PPO NE Dental Off MP	33653ME0272502	No	\$3,500	80%	\$7,000	12345	\$477.99
Silver	PPO	Health Options Clear Choice Silver \$3500 PPO NE Dental Off MP	33653ME0272503	No	\$3,500	70%	\$8,500	12345	\$476.54
Bronze	PPO	Health Options Clear Choice Bronze \$7500 PPO NE Dental	33653ME0272505	Yes	\$7,500	50%	\$9,200	12345	\$393.27
Silver	PPO	Health Options Clear Choice Silver \$3500 PPO NE Dental	33653ME0272506	Yes	\$3,500	70%	\$8,500	12345	\$489.62
Gold	PPO	Health Options Clear Choice Gold \$2500 PPO NE Dental	33653ME0272507	Yes	\$2,500	70%	\$5,000	12345	\$522.92
Silver	PPO	Health Options Clear Choice Silver \$3500 PPO National	33653ME0302501	Yes	\$3,500	70%	\$8,500	12345	\$501.37

Gold	PPO	Health Options Clear Choice Gold \$2500 PPO National Dental	33653ME0302503	Yes	\$2,500	70%	\$5,000	12345	\$540.61
Gold	PPO	Health Options Clear Choice Gold \$1500 PPO National	33653ME0302504	Yes	\$1,500	70%	\$5,000	12345	\$543.84
Bronze	HMO	Health Options Clear Choice Bronze \$7500 HMO Tiered NE Dental Off MP	33653ME0622501	No	\$7,500	50%	\$9,200	12345	\$389.46
Silver	HMO	Health Options Clear Choice Silver \$4500 HSA HMO Tiered NE Dental Off MP	33653ME0622503	No	\$4,500	80%	\$7,000	12345	\$436.35
Silver	HMO	Health Options Clear Choice Silver \$3500 HMO Tiered NE Dental Off MP	33653ME0622504	No	\$3,500	70%	\$8,500	12345	\$460.48
Silver	HMO	Health Options Clear Choice Silver \$4200 HMO Tiered NE Dental Off MP	33653ME0622505	No	\$4,200	70%	\$8,000	12345	\$451.77
Silver	HMO	Health Options Clear Choice Silver \$3500 HMO NE Dental	33653ME0632505	Yes	\$3,500	70%	\$8,500	12345	\$485.72
Bronze	HMO	Health Options Clear Choice Bronze \$9200 HMO NE	33653ME0642501	Yes	\$9,200	100%	\$9,200	12345	\$382.97
Bronze	HMO	Health Options Clear Choice Bronze \$7500 HMO NE	33653ME0642502	Yes	\$7,500	50%	\$9,200	12345	\$384.70
Silver	HMO	Health Options Clear Choice Silver \$3500 HMO NE	33653ME0642503	Yes	\$3,500	70%	\$8,500	12345	\$481.20
Silver	HMO	Health Options Clear Choice Silver \$4200 HMO NE	33653ME0642504	Yes	\$4,200	70%	\$8,000	12345	\$472.49
Bronze	HMO	Health Options Bronze \$8000 Healthy Maine HMO NE	33653ME0642505	Yes	\$8,000	50%	\$9,200	12345	\$380.46
Bronze	HMO	Health Options Clear Choice Bronze \$7500 HMO Tiered NE	33653ME0652501	Yes	\$7,500	50%	\$9,200	123	\$367.74
Silver	HMO	Health Options Clear Choice Silver \$3500 HMO Tiered NE	33653ME0652502	Yes	\$3,500	70%	\$8,500	12345	\$469.02
Silver	HMO	Health Options Clear Choice Silver \$4200 HMO Tiered NE	33653ME0652503	Yes	\$4,200	70%	\$8,000	123	\$446.55
Bronze	HMO	Health Options Bronze \$8000 Healthy Maine HMO Tiered NE	33653ME0652504	Yes	\$8,000	50%	\$9,200	12345	\$373.52
Silver	HMO	Health Options Silver \$4000 HMO National Off MP	33653ME0662501	No	\$4,000	60%	\$9,100	12345	\$458.33
Bronze	HMO	Health Options Bronze \$8000 Healthy Maine HMO National Off MP	33653ME0662502	No	\$8,000	50%	\$9,200	12345	\$405.06

2025 Area Factors		
1	Cumberland, Sagadahoc, York	0.9466
2	Kennebec, Knox, Lincoln, Oxford	1.0030
3	Androscoggin, Franklin, Waldo	1.0310
4	Penobscot, Piscataquis, Somerset	1.0552
5	Aroostook, Hancock, Washington	1.1359

2025 Trend factors	
Q1	1.000
Q2	1.018
Q3	1.035
Q4	1.053

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		