

Important Notice – Health Plan Changes for 2025

The Maine Municipal Employees Board of Trustees has elected to make a number of significant changes to the Health Trust medical plans for 2025, as a result of the increasing cost of healthcare and to reduce barriers to receiving necessary care.

Insurance Referrals Will No Longer Be Required

Members who participate in the current POS C and POS 200 Plans will no longer need a referral from their primary care provider (PCP) to receive in-network specialty care. Some specialists may still require that you be seen by another provider before receiving specialty care, however you will no longer need to designate a PCP to manage your care and **effective January 1, 2025**, a PCP referral will no longer be required for insurance coverage to be paid at the in-network level of benefits.

While we strongly encourage members to maintain a relationship with a primary care provider, the Health Trust will no longer collect or maintain PCP data in our systems. It will not be necessary that you let us know if your provider changes, and your PCP will no longer be listed on your ID card.

This change will convert the Point of Service plans to Preferred Provider Organization (PPO) plans. This means that members on these plans will be able to access Anthem’s nationwide network for expanded in-network care, as with the Trust’s current PPO plans. We believe this will eliminate administrative burdens and expand access to care for members.

Renaming the Plans

The health plan structure changes described above necessitate that those health plans be renamed, as they will no longer be Point of Service plans. The Health Trust Board has elected to rename all of the current health plans as follows:

Current Plan	New Name 1/1/2025
POS A	N/A – see below
POS C	Acadia
POS 200	Baxter
PPO 500	Katahdin
PPO 1500	Moosehead
PPO 2500	Pemaquid

POS A Plan Eliminated

The current Point of Service A (POS A) plan will be eliminated December 31, 2024 due to declining participation. If you currently participate in this plan, you will need to select another Health Trust health plan that your employer offers during Open Enrollment, which is November 15 – December 15, to be effective January 1, 2025. If you do not select a plan during Open Enrollment, you will be automatically moved to the Acadia Plan (current POS C plan) – or to the plan your employer offers with the most generous benefit design – effective January 1, 2025. If your employer only offers the POS A plan, they will be working with the Health Trust to select another plan to offer.

Increases to Prescription Copays

Over time, the cost of prescription drugs has increased significantly, while only minor increases have been made to member copays. In 2023 the Trust observed a 21% increase in pharmacy costs. In order to keep premium increases down for all members, the Board of Trustees have determined that it is necessary to increase member copays for prescription drugs for 2025.

The highest increase in costs are driven primarily by additional utilization of specialty drugs. Specialty drugs are high-cost prescription medications used to treat complex, chronic conditions such as cancer, rheumatoid arthritis, and multiple sclerosis. Copays will increase most significantly for these drugs (Tier 4).

		Tier 1 Select	Tier 1 Standard	Tier 2 Brand Preferred	Tier 3 Brand Non- Preferred	Tier 4 * Specialty
Acadia Plan (Current POS C)	<i>Retail Up to 30 Day Supply</i>	\$10.00	\$20.00	\$40.00	\$60.00	\$150.00
	<i>Mail Order (90 days)</i>	\$20.00	\$40.00	\$80.00	\$120.00	NA
All other Plans (includes Retirees)	<i>Retail Up to 30 Day Supply</i>	\$10.00	\$30.00	\$50.00	\$75.00	\$150.00
	<i>Mail Order (90 days)</i>	\$20.00	\$60.00	\$100.00	\$150.00	NA

The Tier 1 Select Generic list is being updated for 2025. This list contains primarily low-cost preventive medications. Some drugs will no longer be covered in this tier, however many more drugs are being added to the list, lowering your member cost. In 2025, drugs classified as Lifestyle Medications (most often utilized to treat impotency) will also be reduced from Tier 4 to the lower copay Tier 3.

10% of the prescriptions filled by MMEHT members are on a mandated preventive list and are filled with a \$0 copay. This list will not change. In addition, if the full cost charged of the prescription is lower than the copay listed, you will always pay the lower price.

The Health Trust encourages utilization of prescription manufacturer “copay card” discount programs and the mail order program to help you lower your prescription costs. More information on the mail order program is available at www.mmeht.org/medical-plans/prescriptions/.

New Fertility Management Program

A new Maine law mandated that insurers, including the Health Trust, provide comprehensive coverage for fertility testing, treatment and preservation effective January 1, 2024. The law has greatly expanded fertility coverage for Health Trust members. However, these benefits are also very complex to understand and access – and can be very expensive.

Effective January 1, 2025, the Health Trust will be working with fertility management vendor Progyny to provide members with assistance and caring support through this difficult process, guiding them towards the most effective services for their needs. It is expected that utilization of Progyny to manage fertility benefits will also result in better outcomes, which in turn lowers total costs to the plan. More information about Progyny will be distributed during Annual Open Enrollment.

2025 Rates and Open Enrollment

Please be watching for more information this fall via mail, and on the Health Trust website at www.mmeht.org. Information about premiums for 2025 will be distributed in mid-November. If you wish to make changes to your benefit elections for 2025, you may do so during the Health Trust’s Annual Open Enrollment period, November 15 – December 15, 2024, for a January 1, 2025 effective date. Because of the changes listed above, all members will receive a new ID card in early January 2025.

Member Service Representatives are available to answer your questions Monday through Friday between 8:00 a.m. and 4:30 p.m. at 1-800-852-8300 or via email at htmemberservices@memun.org. Thank you for your participation in the Maine Municipal Employees Health Trust.