



We Deliver Solutions

At Health New England (HNE), we understand the unique challenges faced by municipalities in Massachusetts. As a subsidiary of Baystate Health, one of the largest employers in the state, we're not only affected by our economy, we are a major part of it.

As a result of state legislation, Massachusetts municipalities have more flexibility with health insurance options. That's why our customized benefit plans offer innovative solutions that address the specific needs of our clients.

Health New England plans include:

- Access to all network hospitals
- No referrals to see in-plan specialists
- Worldwide coverage for emergency and urgent care
- Access a physician 24/7 with Teladoc™

Why Choose Health New England?

- **We have a proven track record of reducing health care costs for municipalities.**
Health New England provides comprehensive health plan administration to many municipalities in Massachusetts. We have over 30 years of experience in providing coverage for all types of governmental and union employers at the federal, state and municipal level.
- **Our Municipal Essential Plans are flexible.** We'll work with you to customize your plan, fiscal policy or calendar year, so you can offer your employees comprehensive coverage at an affordable price.
- **We go where your employees go** – with worldwide emergency coverage and a national network of providers and pharmacies.
- **Our Healthy Directions Wellness Programs offer creative options** to lower health care costs and increase work productivity. We'll help you set up a wellness program for the workplace and tailor it to the specific needs of your population.
- **We offer excellent coverage for your retirees,** including both our Medicare Supplement and Medicare Advantage retiree plans.
- **Quality is part of who we are.** For many years, Health New England has been ranked as one of the top commercial health plans in the nation. Plus, our member services team is here to make sure your employees have hassle-free access to the care and services they need.
- **Our integrated approach to care management** ensures that your employees have access to the right care in the right place at the right time.
- **We are local people offering trusted advice.** We provide comprehensive, full-service reporting – if your needs include flexibility in reporting or a custom report in a timely manner, we can accommodate your request. We're also here to help you interpret and navigate the ongoing changes to health care reform, both nationally and at the state level.

HMO Essential 1000 (sample municipal plan)

Deductible	\$1,000 per member \$2,000 per family
Out-of-Pocket Maximum	\$5,000 per individual \$10,000 per family

Benefit	Deductible Applies	Copay
Inpatient Care	Yes	\$0
Outpatient Preventive Care	No	\$0/visit
PCP Office Visits*	No	\$20/visit
Specialist Office Visits*	No	\$20/visit
Emergency Room Care (copay waived if admitted directly from ER)	No	\$150/visit
Advanced Diagnostic Imaging: CT Scans, MRIs, MRAs, PET Scans (requires prior approval)	Yes	\$75
Ambulance	Yes	\$100/member/day
Behavioral Health Services (Mental Health and Substance Abuse) (Some services may require prior approval)		
Inpatient Services	Yes	\$0
Outpatient Services	No	\$20/visit

*Deductible may apply to some office services

Prescription Drugs (certain drugs require HNE prior approval) Your Prescription Drug benefit covers those items described in the HNE Formulary. Please call Member Services or visit healthnewengland.org for a copy of the HNE Formulary.	Copay
At an In-Plan Pharmacy (up to a 30-day supply)	
Generic Drugs	\$15
Formulary Drugs	\$30
Non-formulary Drugs	\$50
Through Mail Order (a 90-day supply of maintenance medication)	
Generic Drugs	\$30
Formulary Drugs	\$60
Non-formulary Drugs	\$150

We'll make the transition easy.

Through our partnership with HealthEquity, we offer flexibility in setting up Health Savings Accounts (HSA) or Health Reimbursement Arrangements (HRA) at a funding level that is comfortable for you and your employees.

We're Here to Guide, Lead and Support your Municipal Planning Needs...

Health New England knows that Massachusetts municipal reform gives towns and cities more options and choices, and our Health New England Municipal Plans have been developed to provide flexible and affordable solutions to the Massachusetts Health Care Reform legislation.

We're ready to help you provide quality coverage and affordable care options for your employees and retirees.

We offer flexibility and a wide range of benefit plans for both fully insured and self-insured municipalities including:

- HMO
- EPO
- POS
- PPO
- HDHP
- Medicare Advantage
- Medicare Supplement

Our highly skilled account management team will work with you to guide you through the world of federal and state reform change. We have decades of experience in providing expert consultation to all types of governmental employers including federal, state, municipal and Taft-Hartley.

We deliver outstanding service from initial sale through renewal. We will provide you with implementation and enrollment support. We also offer comprehensive, full-service reporting based on your needs.


Where you matter.

At Health New England, our mission is to improve the health and lives of the people in our communities, and we are deeply committed to the individuals we serve every day. Based in Springfield, Massachusetts, we have been meeting the health care needs of our members for more than 30 years.


COM2296-0316

One Monarch Place, Suite 1500
Springfield, MA 01144-1500
(413) 787-4000 | (800) 842-4464

healthnewengland.org



Health Insurance Planning
for Massachusetts Municipalities

The bottom half of the slide features a solid blue background with three overlapping, semi-transparent circles in shades of blue and white, creating a decorative graphic element.