

What Makes DirigoChoice Different?



- What you pay is based on how much money your household makes.
- No co-pays or deductibles for prevention services, including annual physicals, flu shots, mammograms, and more.
- No deductible for prescription drugs. (co-pays of \$10/\$25/\$40)
- Equal coverage for mental health services.
- Cash rewards when you select a primary care physician, or if you complete a health risk assessment with your doctor.
- No worries about pre-existing conditions. Services are covered with no waiting period, even if you've gone longer than 90 days without insurance.

Who Can Enroll?

- Small Businesses (2-50 eligible employees)
- Sole-Proprietors (self-employed of 1)
- Some Individuals (call for more information)

UPDATE (3/08): DirigoChoice is a public/private partnership. There are a limited amount of funds available for discounts. In order to balance the DirigoChoice budget, right now there is a waiting list for NEW discounts.

- People and small businesses who are currently enrolled will not be affected by this waiting list and will keep their discounts.
- New employees and eligible dependants of currently enrolled members will still be eligible for discounts.
- Laid off workers who are eligible for the HCTC tax credit will still be eligible for discounts.
- People who wish to enroll without any discount may do so.

For more information, call 1-800-965-7476

How Do The Discounts Work?

There are three basic levels of discounts based on your income:

	Full Discount*	Discount	No Discount
Household	<i>Yearly Income (at or below)</i>	<i>Yearly Income (at or below)</i>	<i>Yearly Income (at or above)</i>
1	\$10,210**	\$29,412	\$29,413
2 adults	\$13,690**	\$39,600	\$39,601
1 adult/1 child	\$27,380	\$39,600	\$39,601
3	\$34,340	\$49,824	\$49,825
4	\$41,300	\$60,012	\$60,013
5	\$48,260	\$70,200	\$70,201

*For adults, you will also have to meet asset guidelines

**Adults without minor children may be put on a waiting list to receive a Full Discount.

Full Discount: In this category, you receive a full discount off your DirigoChoice premium and deductible. Only in this category, adults will also have to meet certain asset guidelines for a full discount. Some families may have a very small monthly payment. Adults without minor children in their household may be put on a waiting list.

Discount: In this category, you will receive a discount between 20% to 80% off the full-cost of your DirigoChoice premium and deductible.

No Discount: In this category, you will not receive any discount off the full-cost of your premium and deductible.

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How Much Will It Cost?

Please note: When reviewing the information below, please keep in mind that these are **ballpark figures, not official quotes**. When you get an official quote for DirigoChoice it may vary up or down based on a variety of factors. Charts and numbers based on information available in July of 2007.

	Maximum Required Employer Monthly Contribution	Range of Employee Monthly Contribution	Range of Sole-Proprietor or Individual Monthly Contribution	Range of Annual Deductible Note: <u>No</u> deductible for Primary & Preventive or Prescriptions
Option 3		<i>Based on income level</i>		<i>Based on income level</i>
Single Adult	\$225	\$0 to \$150	<i>Option 3 not available to sole-proprietors or individuals</i>	\$0 to \$1250
Child(ren) only	\$225	\$0 to \$150		\$0 to \$1250
Adult & Child(ren)	\$225	\$0 to \$449		\$0 to \$2500
Adult & Spouse	\$225	\$0 to \$637		\$0 to \$2500
Family	\$225	\$0 to \$899		\$0 to \$2500
Option 2		<i>Based on income level</i>		<i>Based on income level</i>
Single Adult	\$208	\$0 to \$139	\$0 to \$424	\$0 to \$1750
Child(ren) only	\$208	\$0 to \$139	\$0 to \$424	\$0 to \$1750
Adult & Child(ren)	\$208	\$0 to \$416	\$0 to \$764	\$0 to \$3500
Adult & Spouse	\$208	\$0 to \$589	\$0 to \$849	\$0 to \$3500
Family	\$208	\$0 to \$832	\$0 to \$1273	\$0 to \$3500
Option 1		<i>Based on income level</i>	<i>Based on income level</i>	<i>Based on income level</i>
Single Adult	\$204	\$0 to \$137	\$0 to \$417	\$0 to \$2500
Child(ren) only	\$204	\$0 to \$137	\$0 to \$417	\$0 to \$2500
Adult & Child(ren)	\$204	\$0 to \$410	\$0 to \$751	\$0 to \$5000
Adult & Spouse	\$204	\$0 to \$580	\$0 to \$835	\$0 to \$5000
Family	\$204	\$0 to \$819	\$0 to \$1252	\$0 to \$5000

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**Consumers for
AFFORDABLE
Health Care**

For more information about DirigoChoice and other health coverage assistance programs, call us at **1-800-965-7476**.

To get on the waiting list, or to enroll without a discount call the Dirigo Health Agency at **1-877-892-8391**.