

Discontinuing StrideSM (HMO) Medicare Advantage Plans in Maine and Massachusetts Frequently Asked Questions (FAQs)

We are continuously examining our business to ensure we offer our members affordable, high-quality health plans and products in the market, and we have made the decision that Point32Health will no longer offer our Harvard Pilgrim Health Care StrideSM (HMO) Medicare Advantage line of products for members in Maine and Massachusetts, effective January 1, 2022. Point32Health will continue to offer Harvard Pilgrim commercial and Medicare Supplement plans in Maine.

We are working closely with members, brokers, and providers to make this a smooth transition. Consistent with guidance from the Centers for Medicare and Medicaid Services, we will begin notifying affected members via letter on Oct. 2.

We will invite our StrideSM members in Massachusetts to join Tufts Medicare Preferred HMO for 2022, and we will provide our StrideSM members in Maine with information about their plan options. The questions and answers below provide more details on this change.

Why are you no longer offering Harvard Pilgrim StrideSM (HMO) Medicare Advantage plans in Maine and Massachusetts?

With Harvard Pilgrim Health Care and Tufts Health Plan now officially one company under Point32Health, in some cases, we are integrating and consolidating offerings.

In Massachusetts, we have a robust plan to convert our Harvard Pilgrim Stride members to Tufts Medicare Preferred HMO. We believe that Tufts Medicare Preferred HMO will bring great value to our former StrideSM (HMO) Medicare Advantage members in Massachusetts. While we do not offer Tufts Medicare Preferred HMO plans in Maine, we are committed to serving our Maine market with our strong line of Medicare Supplement and commercial products.

Who will be affected?

All StrideSM (HMO) Medicare Advantage members in Massachusetts and Maine will be affected. In Maine, our service area included Cumberland, Franklin, Kennebec, and York counties; In Massachusetts our service area included Barnstable, Bristol, Essex, Middlesex (excluding zip codes 01824, 01826, and 01863), Norfolk, Plymouth, Suffolk, and Worcester counties.

We will be communicating with members, providers, brokers, and other stakeholders to ensure a smooth transition and help our members find a product that best suits their needs during this year's Annual Enrollment Period.

Will members be encouraged to enroll in the Tufts Health Plan Medicare Advantage products?

In Massachusetts, we will encourage our Harvard Pilgrim Stride members to enroll in our Tufts Medicare Preferred HMO, which was rated among the top health plans in the country for a sixth year in a row by CMS, receiving 5 out of 5 Stars in their annual Star Quality Ratings for 2021. We will send enrollment kits to affected Massachusetts members to ensure that signing up is as simple as possible.

Tufts Medicare HMO is a market leader. With 400 plans rated nationally, Tufts Health Plan's Medicare plans were in the top 5 percent. Tufts Health Plan is one of only two plans in the country to receive this rating for six years in a row. In addition, Tufts Health Plan's Part D Prescription Drug Plan also received 5 Stars, the only plan to receive this rating in Massachusetts. For 2022, Tufts Health Plan will offer an array of plan options starting at \$0 premium and will include supplemental benefits such as dental. Stride members in Massachusetts will find these 2022 plans to be very similar to or better than the plans they have today.

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In Maine, we will continue to offer our Harvard Pilgrim Medicare Supplement plan. As Tufts Medicare Preferred HMO products are not available in Maine, we will provide StrideSM members with information about their plan options for the Annual Enrollment Period.

Is the StrideSM product being discontinued entirely?

No, Harvard Pilgrim StrideSM HMO product will continue to be sold in our New Hampshire market.

Will members of StrideSM New Hampshire products have access to providers in other states?

Yes, members of StrideSM plans in New Hampshire will continue to be able to receive care from providers in other states, such as Maine or Massachusetts, who have been contracted as part of the StrideSM network.

How are providers being notified of this change?

We are publishing articles in our Harvard Pilgrim and Tufts Health Plan provider newsletters and will work closely with providers in Maine and Massachusetts with StrideSM membership to ensure that providers are well informed about this change and can support StrideSM members with the transition.

Is Harvard Pilgrim leaving the Maine or Massachusetts market?

We have no plans to leave any markets and we are **not** leaving the Massachusetts or Maine markets. We will continue to offer a Harvard Pilgrim Medicare Supplement plan in Massachusetts and Maine, as well as our commercial products. Point32Health will continue to serve these markets with a variety of affordable, high-quality health plans and products.