

## **Maine Disclosure Addendum**

### **Drugs and formulary**

Aetna prescription plans cover thousands of drugs. Use this tool to find a list of commonly covered drugs.

[Formularies & Pharmacy Clinical Policy Bulletins](#)

### **Aetna Smart Compare**

It's a designation we give to doctors in our network\* who have proven time and again that they provide a higher standard of clinical quality, effective care or both.

We look at multiple data points, including health information, claims data and results, to see how all our network doctors perform. Then, we assign this special designation to those exceeding expectations in:

- Quality, or positive health improvements; and
- Effectiveness, or timely, lower-cost care

[Aetna Smart Compare for Members | Aetna](#)

### **Contraception**

Coverage is provided coverage for all prescription contraceptives, nonprescription oral hormonal contraceptives and nonprescription emergency contraceptives approved by the federal Food and Drug Administration without any deductible, coinsurance, copayment, or other cost-sharing.

- Members may receive up to a 12-month supply of contraceptives at once or over time, at the provider's discretion.
- No prescription is required for nonprescription contraceptives.

For purposes of this section, the term "outpatient contraceptive services" means consultations, examinations, procedures and medical services provided on an outpatient basis and related to the use of contraceptive methods to prevent an unintended pregnancy. This section may not be construed to apply to prescription drugs or devices that are designed to terminate a pregnancy.

### **Nonpayment**

Health insurance policies in Maine may be canceled before expiration for specific reasons, including, nonpayment of premium

- Maine law provides a 30-day grace period for premium payments. This allows policyholders time to resolve payment issues before coverage is terminated.
- Cancellation is not effective until 10 days after the insured receives written notice.