

Health Care Access Easier as Community Health Options, Northern Light Health Team Up to Lower Costs

A strengthened relationship lowers fees while providing fair and equitable payments to Northern Light Health

NEW GLOUCESTER, ME, UNITED STATES, August 20, 2025

/EINPresswire.com/ -- [Community Health Options](#) and [Northern Light Health](#) have reached a new agreement

aimed at lowering costs and improving access to health care for Community Health Options' Members who use Northern Light Health's hospitals and facilities—especially for those living in northern and rural Maine, the companies announced today.



This strengthened relationship lowers fees while providing fair and equitable payments to Northern Light Health's 1,000 providers working at nine hospitals and more than 127 locations across Maine. The agreement includes:

- Improved rates, less need for Prior Approvals for in-patient treatment, and easier-to-understand bills for anyone on a Community Health Options plan using a Northern Light Health facility, effective immediately.
- Preferred provider copays and coinsurance at all Northern Light Health providers and facilities for Community Health Options Members on HMO Tiered New England plans, beginning Jan. 1, 2026.
- Newly proposed Bronze and Silver North Star plans offering savings on a range of services for individuals/families and small businesses in Penobscot, Piscataquis, Somerset, Hancock, Aroostook and Washington counties. These plans will be available during 2026 Open Enrollment for Jan. 1, 2026, pending regulatory approval.

"We are thrilled to collaborate with a like-minded, willing nonprofit like Northern Light Health that shares our mission to help meet the challenges of escalating health care costs," said Joanne Lauterbach, chief financial officer at Community Health Options. "This new agreement will help us to do even more to improve access to high-quality care at a lower total cost, ultimately improving the health and well-being of our Members."

James Rohrbaugh, executive vice president and chief financial officer, Northern Light Health, added, "This new agreement is a huge win for Community Health Options' Members across our state, creating a more efficient and cost-effective way to receive—and deliver—the care they need. It's always inspiring to work alongside an organization that understands the needs of patients here in Maine—our neighbors and community members— and together, share a commitment to both sustainability and access to health care services in our rural communities."

In part, Community Health Options Members will see lower costs thanks to a more efficient payment model, along with streamlined statements, giving Northern Light Health the ability to focus more on patient care while spending less time on paperwork. Once admitted for a condition, a patient's entire hospital stay is approved. Patients, then, will no longer have conversations about whether their doctor is waiting for Prior Approval to extend a hospital stay for more treatment, if necessary.

Members will also see fewer itemized hospital bills from Northern Light Health. Not only does it make it easier for Members to understand their services, but it reduces administrative costs for Northern Light Health and Community Health Options.

The new payment arrangement has already been implemented. Specific plan changes are effective for Individual plans beginning Jan. 1, 2026, pending state and federal regulatory approval.

About Northern Light Health

At Northern Light Health, we're building a better approach to healthcare because we believe people deserve access to care that works for them. As an integrated health delivery system serving Maine, we're raising the bar with no-nonsense solutions that are leading the way to a healthier future for our state. Our care team—in hospitals, primary and specialty care practices, long-term and home healthcare, behavioral healthcare, and ground and air medical transport and emergency care—are committed to making healthcare work for you: our patients, communities, and employees. To learn more about Northern Light Health and our locations across Maine, visit www.northernlighthealth.org.

About Community Health Options

Community Health Options is the only Maine-based, nonprofit, Member-led health insurer and plan administrator, providing comprehensive health plans for individuals, families and businesses. The company offers the most robust provider network in Maine, featuring the Community Health Options network, which includes providers in New Hampshire and all Centers of Excellence in Massachusetts, along with plans offering U.S. national coverage for individuals and businesses.

Heather Bouffard
Community Health Options
2075216772 ext.
hbouffard@healthoptions.org

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