

CNMI Government-Sponsored Health Benefit Plans

What's new in 2025

Last updated: November 18, 2024

Here are important updates that will go into effect on and after January 1, 2025:

All plan benefits will remain the same, with benefit enhancements

Note: premium contributions will be changing for the new plan year

New* Telehealth Services for Mental Health and Substance Abuse from providers in the USA

- **Applicable to Base and Low plans:**
 - While the Base and Low plans exclude USA coverage, these plans will now allow for plan benefits to apply for telehealth mental health and substance abuse services from providers located in the USA.
 - Providers must be Aetna participating providers and must be licensed to provide services to members located in the CNMI.
- **The High Plan already includes access to plan benefits in the USA.**

New* Airfare Reimbursement Benefit

- **Applicable to ALL plans**
 - For qualifying conditions where care is not be available in the CNMI and pre-approval has been authorized by Aetna; the Airfare Benefit may provide reimbursement up to USD \$500 for a roundtrip economy airfare for the insured patient, up to \$500 for a companion (if medically required) and up to \$500 for a medical escort (if medically required) to one of our in-network facilities in Philippines, Taiwan, South Korea and the USA*.
 - Qualifying conditions are explained further in the member brochure
- **All Plans:**
 - Aetna participating providers/in-network facilities in Philippines, Taiwan and South Korea
- **High Plan Only**
 - United States: Aetna Institutes of Excellence and Institutes of Quality designated facilities

**Low and Base plans exclude coverage in the USA and will not provide airfare reimbursement to the USA*

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