## **September 2025 Consumer Newsletter**



Consumer Assistance News provides information, tips, and updates to help people understand health coverage and healthcare options.

September is here, and the signs of fall are everywhere! Grab a glass of apple cider, put on a cozy flannel, and take a few minutes to read about this month's topics. This edition covers prostate health, National Recovery Month, and information about Open Enrollment. We also include reminders about registering for the upcoming Health Care for Maine Conference and the importance of sharing stories about your experience with healthcare in Maine.



Have high medical costs impacted your life? Share your story at Maine's Office of Affordable Health Care's Annual Public Hearing. This event will be held on Monday, September 29th, 2025 at 1:00 pm. Comments can be submitted in person during the hearing or virtually. Sharing your story can help move forward policy to address the high cost of healthcare in Maine. Sign up to submit comments <a href="here.">here.</a>



Open Enrollment is coming! For 2026 plans, <u>Open Enrollment</u> runs from November 1, 2025 through January 15, 2026. Plans starting January 1, 2026 must be selected by December 15, 2025. Coverage for plans selected after December 15th will start February 1, 2026.

CoverME.gov's <u>Plan Shopping Tool</u> will let people preview 2026 plans starting October 15th. Call the <u>Maine Consumer Assistance HelpLine</u> at 1-800-965-7476 for help choosing and enrolling in a 2026 plan.



## Working Together to Preserve Healthcare Access - Scholarships Available!

Don't forget to register for the 8th annual Health Care for Maine Conference, featuring Keynote Speaker Anthony Wright of Families USA. The event will include a Gubernatorial Candidate Forum and a session detailing how new federal laws and rules will affect coverage in Maine. This event will take place at the Augusta Civic Center, October 7th from 9:00am to 3:30pm. Register here.



The prostate gland is small, but if symptoms are ignored, it can become a big cause for concern. Prostate cancer is the second most common cause of death for men in the US. Staying informed and paying attention to the signs of prostate-related illness can help men stay healthy.

<u>Prostate cancer</u> is treatable if caught early, so don't wait to tell your doctor about changes in urination, including going more often at night, trouble starting to go, uneven flow, or feeling like you can't empty your bladder. Once you have talked with your doctor about your symptoms, they may suggest prostate cancer screening.

Most health plans in Maine cover the first primary care doctor visit that is not an annual checkup. Screening for prostate cancer is not considered a preventive service, so there may be cost sharing.



Since 1989, Recovery Month has been observed in September to celebrate the gains made by those in recovery from substance use disorder. The first steps to recovery are finding treatment options and preventing overdose. The National Alliance on Mental Illness Maine (NAMI Maine) can help with:

- navigating the mental health and/or criminal justice system
- finding a service or provider
- getting resources and materials about mental health and recovery
- accessing education and different paths for support

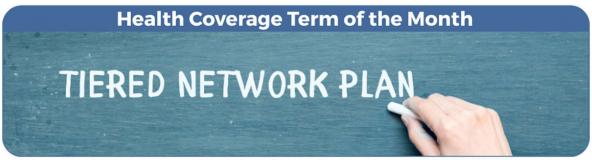
NAMI Maine's Helpline (800) 464-5767) is not a crisis hotline. Call or text <u>988</u> if you or someone you know could be in crisis.

Recovery is challenging, and stigma can make it feel much harder. According to the <u>National Institute on Drug Abuse</u>, stigma usually comes from incorrect perceptions about someone with a substance use disorder and is often based on fear or lack of understanding. Stigma can cause people with substance use disorder to be treated unfairly. We can all help combat stigma. The National Institute on Drug Abuse provides <u>a chart</u> with terms to use and avoid to help reduce stigma about substance use disorder.

Substance use disorder is a treatable condition that people can recover from. Health plans through <a href="CoverME.gov">CoverME.gov</a> and many employer plans cover substance use disorder treatment. <a href="MaineCare">MaineCare</a> covers behavioral healthcare. To learn which mental health services your plan covers or find health coverage, call Maine's Consumer Assistance HelpLine at 1-800-965-7476.



Stories fuel the work we do. When Mainers share their stories about high healthcare costs, expensive prescriptions, the impact of medical debt, and hospital bills they can't afford, they're using their experiences to help change the future of healthcare in Maine. Share your story <u>here</u>.



A "tiered network plan" means the plan has two provider networks. The word "tier" or "tiered" appears in the plan's name. Many health insurance plans have a tiered provider network. Doctors and hospitals in Tier 1 or the "preferred provider" network give you the lowest costs. The cost-sharing like deductible, copays, coinsurance, and out-of-pocket maximum is usually lower for Tier 1.

The "standard provider" network or Tier 2 doctors and hospitals are still covered, but you pay more when you use these providers. The Tier 2 provider network may have higher cost sharing. Call your insurance company if you have questions about whether a doctor or hospital is a Tier 1 or Tier 2 provider. Check your plan's Summary of Benefits document to learn more about the out-of-pocket costs associated with Tier 1 and Tier 2 provider networks.

