

May 2026 Consumer Newsletter



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

It's May in Maine, and we're enjoying lots of sunny days and just a few drizzly ones. Luckily, our newsletter gets delivered rain or shine! This month we celebrate our birthday, bring you consumer perspectives on health care costs and information about Mental Health Month. We also share warnings about unregulated health plans, news about Maine CDC's new Oral Health Webpage, updates from MaineCare, and define a health coverage term of the month. Grab a glass of cold lemonade or a cup of hot tea (depending on the weather) and enjoy the May edition of Consumer News.



As gas prices have gone up in the last few months, it's no surprise that people have become more worried about affording fuel. Even with this steep increase in cost and concern, just as many people say they're worried about finding health care they can afford! Of those [polled](#), about two thirds (64%) said they were worried about being able to afford health care. The same percentage (64%) said they were worried about affording gas and transportation costs, making both the biggest financial worry reported by adults. Ready to share how the high cost of health care is impacting you? [Tell your story here.](#)



Mental Health Awareness Month provides a chance to show support for those with mental health conditions to make sure no one struggles alone. More than 200,000 adults in Maine have mental health conditions. It's more important than ever to help Mainers get access to the support and services they need. This Mental Health Awareness Month, National Alliance on Mental Illness (NAMI) is working to combat stigma by sharing the power of stories. They say: "Your experience, your journey, and your voice can help break stigma, build understanding, and create hope and healing for others." Share a story [here](#). NAMI Maine has a [database](#) of mental health resources for Mainers. Call NAMI Maine at 1-800-464-5767 for more information. In crisis? Call or text 988.

New Maine State Dental Directory



The Maine CDC Oral Health Program has recently updated their [State Dental Directory](#) and launched a new [Maine CDC Oral Health Webpage](#). The directory and website will help Maine families, providers, and communities easily access information, support, and resources. Some of the updates include simpler navigation, refreshed content, and helpful tools. These new resources are designed to help Mainers access the oral health services they need.

CAHC Turns 38 This Month!



On May 12th, Consumers for Affordable Health Care turned 38. Since 1988, CAHC has prioritized diversity, inclusion, and accessibility in our fight for health care access and equity. For nearly four decades, we have advocated for Maine people to be heard, respected, and well-served in a health system that provides coverage, access and quality, affordable care to all. Our work gets more important every day. Want to help support our mission? [Donate today](#).

MaineCare Covers MaineMOM Services



MaineCare covers [MaineMOM](#) services. MaineMOM provides team-based care to pregnant and postpartum people with opioid use disorder (OUD). Services are provided during pregnancy and up to 12 months postpartum. MaineMOM supports recovery, promotes healthy parenting, and improves maternal and infant health outcomes. For questions, email MaineMOM@maine.gov.

Health Coverage Term of the Month



Benefits Summary, also called “Summary of Benefits and Coverage” or “Covered Benefits,” is an official list of services covered by a health insurance plan. The list can be short or long, depending on the plan. It will also include details about what is covered and how and provide information about copays, coinsurance, etc. Most regulated health insurance plans cover any “medically necessary” treatment, including hospital care, preventive care, mental health and substance use disorder

treatment, prescription drugs, maternity, cancer treatment, and more. If you are comparing plans, it helps to work with an expert. Call our HelpLine at 1-800-965-7476 to set up a time to chat with a local Consumer Assistance HelpLine advocate for free.

Here's Why Many Call Unregulated Plans "Junk Plans"



Did you know that not all "health plans" are real health insurance? While some plans may use the word "health" in their name and seem to have a lower price tag, they often cost much more in the long run. Unregulated plans often don't cover the basic services, medicines, and costs that regulated health insurance plans are required to ([Essential Health Benefits](#)). Unregulated plans often fall short when people need coverage the most. For example, someone may purchase an unregulated plan and then find out that it doesn't cover the prescription medicines or maternity care they need. Unregulated plans don't have to cover services to treat pre-existing conditions.

Regulated health insurance plans always have a Summary of Benefits, which shows what is covered and what is not. All plans through [CoverME.gov](#) are regulated and must cover essential health services. Unregulated plans may use unclear or vague language to hide the fact that even basic services (like annual physicals and preventive care) may not be covered. Worried that the plan you've heard about might be unregulated? Call our HelpLine at 1-800-965-7476 to get an answer and learn your options.

Have Questions About MaineCare?



Mainers can apply for MaineCare any time of the year. Find out if you [qualify](#) for health insurance coverage through MaineCare by applying [here](#). Have questions or need help? Call our HelpLine at 1-800-965-7476.

Have Questions? We Can Help!



Consumers for
**Affordable
Health Care**



Call our free HelpLine 1-800-965-7476