



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

It's March in Maine, and the signs of spring are all around! From melting snow to the scent of maple steam in the air, this month gives us plenty of reasons to be excited for the coming season. In our March edition, we're talking about brain injury awareness, giving some sleep tips, sharing some details from our 2026 survey, providing CoverME.gov and MaineCare updates, and defining a helpful health coverage term of the month.



Each March, the [Brain Injury Association of America](#) (BIAA) observes Brain Injury Awareness Month. This year, it's sharing new resources and progress in the brain injury community including events like the [Brain Injury Resource Fair](#) on March 19th at the Augusta Armory. The fair will be an opportunity to connect with other Mainers and learn about the many resources, services, and support options in Maine. The event is free, but [pre-registration](#) is suggested. Mainers who need help getting support after a brain injury can contact the Maine Brain Injury Information Center at 800-444-6443 or by [email](#).

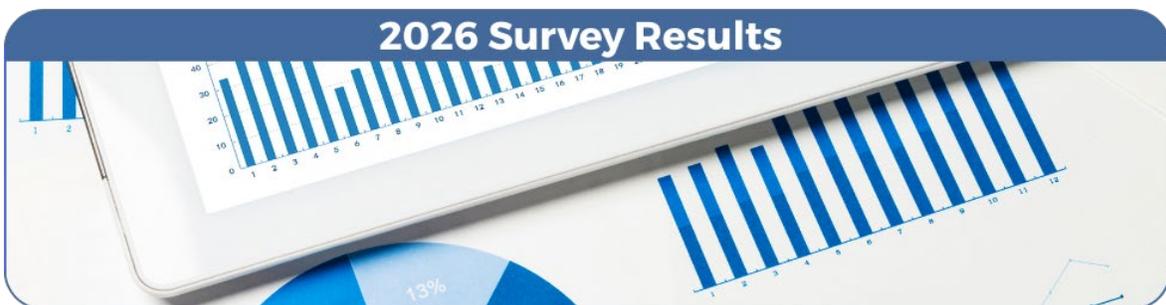
## Sleep Awareness Month



When winter begins its shift into spring and we change our clocks for Daylight Saving Time, our sleep schedules can be disturbed. Since March is Sleep Awareness Month, here are a few sleep tips to help you get the rest you need:

- **Try to set a sleep schedule.** Sleep doctors recommend going to sleep and waking up at the same time each day. It may be hard to stick to at first, but getting into this habit helps your body get all the benefits of a deep and restful sleep. Like any habit, this one gets easier the longer you stick with it.
- **Limit screen time in your bedroom.** Screens stimulate our eyes and brain, keeping us awake when we should be sleeping. Setting a time to stop using devices before bed will help you make the shift from being awake to being asleep.
- **Turn down the lights (and the heat!)** Most people sleep better in a cool, dark room. Sleep studies show that those who keep their bedroom cool and turn off all the lights sleep better than those in a warm room with a nightlight. Adding an eye mask and a fan can help too!

Sleep is important for both mental and physical health. If you struggle to get regular sleep, it might help to talk with a doctor or other health care provider.



### New Medical Debt and Health Care Affordability Survey Results

The 2026 survey shows nearly half of all Maine households have incurred medical debt in the past 2 years. 1 in 3 Maine families with medical debt owe \$5,000 or more. The statewide survey, [\*Examining Maine Voters' Views on Health Care Affordability and Medical Debt in Maine\*](#), revealed:

- Most Mainers with medical debt say a hospital-based service caused it. These Mainers pointed to surgeries, medical tests and diagnostic services they needed, and emergency treatment as primary sources of their debt.
- 2 in 3 Maine households reported medical bills are making it hard to pay for basic needs such as food, heat, or housing.
- 2 in 3 Maine families have been contacted by a collection agency over a medical bill.

Read more about how Mainers are impacted by high medical costs [here](#).

Share your experience with high medical bills or medical debt [here](#).



**Special Enrollment Period (SEP) Changes:** As of March 6, 2026, [CoverME.gov](#) is no longer offering online self-service for Special Enrollment Periods due to changes made at the federal level. An SEP is a limited period of time Mainers can enroll in health coverage at [CoverME.gov](#) after open enrollment, due to a change in their life like losing coverage, getting married, having a baby, and more. View a [full list of life events](#) that may qualify you for an SEP and for other important information about SEPs. To apply for a Special Enrollment Period, contact CoverME at 1-866-636-0355 TTY: 711.

**Some employers may be contacted to verify lack of job-based coverage:** Mainers who are getting any help paying for coverage through [CoverME.gov](#) may receive a letter this month.

The letter explains that [CoverME.gov](#) is reaching out to some employers to confirm they do not offer an affordable job-based coverage option. You will get this letter if your employer is chosen to be surveyed.

Don't forget to update your [CoverME.gov](#) application if something has changed since you enrolled in coverage. If you didn't have access to coverage or could not afford coverage through a job but that has changed, you should update your information at [CoverME.gov](#). Have questions? Call our free HelpLine at 1-800-965-7476.

## MaineCare News & Updates



### **You may get a survey...**

The Office of MaineCare Services is working with Market Decisions Research, a research firm based in Portland, ME, to collect feedback from MaineCare families with children. Each year, the Office of MaineCare Services conducts this survey to hear about the health care received by children covered by MaineCare. If you choose to participate in this survey, you will help MaineCare identify ways to improve services for all MaineCare families. Learn more [here](#).

### **Private Health Insurance Premium Program (PHIP) benefit:**

The [PHIP](#) benefit is for some MaineCare members who have both job-based coverage and MaineCare. Some MaineCare members can get reimbursed by DHHS for the job-based coverage premium they pay each month. Read more about it [here](#), or call the Consumer Assistance HelpLine at 1-800-965-7476 to see if you might be eligible for this program.

## Health Coverage Term of the Month

# PRIOR AUTHORIZATION

“Prior Authorization” refers to a request for coverage for a medical service, test, prescription drug, medical equipment, or other services including care provided by an out-of-network doctor.

In most cases, a doctor will ask your health insurance if it will cover the service or medication needed. The health plan will decide if the service is necessary and will approve or deny coverage for the service.

If approved, the health plan will send you and your doctor a notice that the care is approved, as well as the dates to obtain the care or service.

If the health plan denies the request, a letter is sent to you and your doctor explaining why the request is denied. The health plan may say the service

might not be medically necessary or the doctor did not provide enough information about the reason you need the service or drug. If your prior authorization request was denied, you can request to appeal the decision – asking for another review of the request. Call our HelpLine at 1-800-965-7476 for help understanding a denial and how to appeal it.

**Have Questions? We Can Help!**



**Consumers for  
Affordable  
Health Care**



**Call our free HelpLine 1-800-965-7476**