
Consumers for Affordable Health Care



Consumer Assistance News

Consumer Assistance HelpLine

1-800-965-7476

mainecahc.org

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

Stay Safe This Summer!

Summer fun starts with staying safe! Here are some tips to help you take care of your health while enjoying summer in Maine.



- **Protect your skin.** Exposure to the sun's [ultraviolet radiation](#) may damage your skin, even on cloudy days! UVA (aging) rays can penetrate deep into the skin causing premature aging, while UVB (burning) rays cause sunburns. Both may cause skin cancer. Using sunscreen and covering your skin can help.
- **Watch the weather.** Thunderstorms can pop up anywhere at any time. If you hear thunder or see lightning, seek shelter until the storm passes. High winds, hail, and heavy downpours can happen during storms. The American Red Cross has a [Thunderstorm Safety Checklist](#) available in several languages.
- **Practice food safety.** Planning a picnic or packing lunch for your outdoor adventure? Be sure to pack perishable food in a cooler with lots of ice or frozen gel packs. Foodborne bacteria can thrive and multiply rapidly in warmer temperatures, increasing the risk of foodborne illness. The U.S. Food and Drug Administration has lots of [great tips](#) for safe food handling while eating outdoors.
- **Stay safe on the water.** Here in Maine, everyone in a watercraft is required to have a properly fitting U.S. Coast Guard-approved life jacket on board, while children 10 and under are required to wear a life jacket. [Maine Inland Fisheries and Wildlife](#) reminds us, "If you think you will have time to put it on after you are in the water, think again."

Maine Breast and Cervical Health Program Updates

The [Maine Breast and Cervical Health Program](#) (MBCHP) can help with the costs of a mammogram or a pap test. In April, more people became eligible. Now, people aged 21 and over (previously 40) who are not currently enrolled in MaineCare or Medicare Part B may be eligible for this program. People with private health insurance who need follow-up testing after a preventive mammogram or pap test may qualify. Use MBCHP's new online [pre-screening eligibility tool](#) to see if you may be eligible.



You can apply by calling MBCHP at 1-800-350-5180 or completing the new online [application](#). If breast or cervical cancer is found in a mammogram or pap test provided by MBCHP, full MaineCare coverage may be available to uninsured MBCHP participants. To learn more about this coverage or speak to a Patient Navigator, use the new [contact](#) form.



July is Minority Mental Health Month

The U.S. Centers for Disease Control and Prevention (CDC) observe July as [National Minority Mental Health Awareness Month](#). Mental health includes psychological, emotional and social wellness. It affects how we relate to others, handle stress, think, feel, act, and make choices. Like physical health, mental health issues are treatable and sometimes preventable. Members of minority groups often experience stigma, lack of health insurance, high costs, or trouble finding providers. These factors create barriers to mental health support and treatment.

Everyone deserves the care they need to stay healthy! [988](#) is a free mental health support service available 24/7. If you or someone you know is having a mental health crisis or just needs someone to talk to during a time of emotional distress, they can use this service by calling, texting, or chatting online.

Health plans regulated by the state of [Maine](#) are [required](#) to cover mental health services. Health plans cannot apply a separate deductible, out-of-pocket limit, or different co-pays for mental health services. Many plans cover the first behavioral health visit at no cost to the insured individual, and co-pays for follow-up visits.

[NAMI Maine](#) has a Mental Health [Resource Database](#) with information about resources and providers nearby. NAMI also offers a referral helpline: call [800-464-5767](#) and press 1. Have other questions? Call [CAHC's](#) free HelpLine at 1-800-965-7476 to learn how your health plan covers mental health services.

MaineCare Member Prescription Coverage Changes

Starting September 1, 2025, MaineCare will only cover prescriptions written by MaineCare-enrolled prescribing providers. If your provider is not MaineCare-enrolled, MaineCare will not pay for your prescription. If you are a MaineCare member, ask your doctor if they participate in MaineCare or are enrolled as a prescribing provider before they write you a prescription.

Your provider can call MaineCare at 207-624-4012 for information about enrolling as a prescribing provider. You can call the MaineCare Pharmacy Help Desk at 1-866-796-2463 if you have any questions. MaineCare's drug list is available [here](#).

Have other questions about MaineCare or need help finding a MaineCare provider? Call our HelpLine at 1-800-965-7576.



Health Insurance Term of the Month

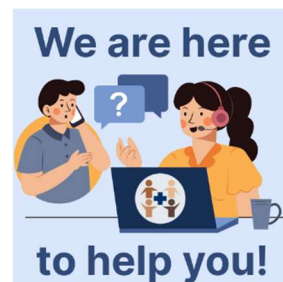
[Allowed Amount](#) is the most your health insurance company will pay for a covered health service. It may be called "Allowable Amount", "Amount", "Max Allowed", "Contracted Rate", or "Negotiated Rate" on the Explanation of Benefits (EOB) your health plan provides after the plan has processed a claim for medical services.

For example: a laboratory bills your health plan \$500 for lab work. The EOB you receive shows the \$500 charge from the lab. It also shows the allowable amount of \$350, which means your plan will pay – at most -- \$350 of the \$500 charge for lab work. You may be required to pay all or some of the allowed amount if you have not met your deductible or if you have not met your out-of-pocket maximum and co-insurance applies.

Have Questions? Call Our Free HelpLine!

Have questions about anything you read in this month's edition? Our HelpLine experts can give you the answers, information, and support you need.

Navigating your health coverage options can be confusing, but we're here to help. Call our free HelpLine at 1-800-965-7476 to get started.



Save The Date!

The Health Care for Maine (HC4ME) Conference, hosted by CAHC will be held on October 7th at the Augusta Civic Center. This event will include discussions, breakout sessions, networking opportunities, breakfast, and lunch.



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Advocating the right to quality, affordable health care for every person in Maine