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 that help people understand health coverage and healthcare options.

Do you or someone you know need health coverage? Mainers who need health coverage have options! MaineCare is Maine's Medicaid Program. You can apply for MaineCare at MyMaineConnection.gov.

Marketplace Coverage is private health insurance. Many Mainers can get help paying for private coverage. Apply at CoverME.gov. Need Help? Call our toll-free HelpLine at 1-800-965-7476 to learn about options and to get help applying for coverage.

Ask The Expert



I have cancer and need dental care. What are my options?

If you have private insurance, there is a new health benefit that provides coverage for medically necessary dental procedures for cancer patients. Health plans through CoverME.gov, and most employer plans, are required to provide this coverage. The benefit helps pay for dental care necessary to reduce the risk of or treat infection, or to treat tooth loss or decay before beginning cancer treatment. Treatment for infection, tooth loss, or decay due to cancer treatment is also covered. Routine preventive dental care is not covered by this new law.

Self-funded employer plans do not have to provide this coverage. Check with your insurance company or employer to see if your health plan includes this dental coverage.

MaineCare now covers adult dental services. If you need help finding a provider, call MaineCare member services at 1-800-977-6740 or search using the MaineCare Provider Directory.

CoverME.gov Open Enrollment for 2025 Health Plans

Open Enrollment at CoverME.gov starts on November 1, 2024, and runs to January 15, 2025. If you need health insurance for 2025, visit CoverME.gov starting November 1st to explore your options, or call Maine's Health Insurance Consumer Assistance Program at 1-800-965-7476. Our HelpLine Advocates can help you update an existing application or complete a new application at CoverME.gov. They can also help Mainers understand what to consider when selecting a health plan. To schedule an enrollment appointment, call 1-800-965-7476.

The End of the MaineCare Unwinding

"Stay Connected to Stay Healthy – Stay Connected to Stay Covered" MaineCare members who have not completed a renewal since April 1 of last year may be at risk of losing coverage. The Department of Health and Human Services (DHHS) is sending notice to members who have not completed their renewal. Members will receive this notice through the mail,

through email, or text message. Members may lose MaineCare if they fail to complete and return their renewal by October 31, 2024.

Members need to make sure the Department of Health and Human Services has your most current contact information. If your contact information has changed, it can be updated through your account at My Maine Connection or by calling DHHS at 1-855-797-4357. If you do not have an account, you can create a new one as long as you have a valid email address.

Renewals can be submitted:

- Using My Maine Connection.
- Mailed to: The Office of Family Independence – DHHS 114 Corn Shop Lane, Farmington, Maine 04938.
- Emailed to <u>farmington.dhhs@maine.gov</u>.
- By calling 1-855-797-4357 to complete your renewal over the phone.
- Or renewals can be dropped off at your <u>local DHHS Office</u>.

No longer eligible for MaineCare?

People who are no longer eligible for MaineCare and whose benefits have ended have other coverage options. The <u>Recently Lost MaineCare</u> Special Enrollment Period at <u>CoverME.gov</u> allows people who have lost MaineCare to apply for coverage outside of open enrollment. Financial assistance that lower monthly premium costs and other costs may be available. This Special Enrollment Period ends December 31, 2024.



Are you worried about affording the healthcare and coverage you need?

Attend the Public Hearing for the Office of Affordable Health Care and make your voice heard!

Annual Affordability Public Hearing September 25, 2024, at 1 p.m. 109 Capital Street, Augusta.

Mainers can share their experiences and challenges accessing affordable health care. If you want to share your concerns about affording the healthcare you need, you can <u>submit comments in writing</u>, in person or <u>virtually</u>



September is Suicide Prevention and Awareness Month

Anyone, regardless of age, gender, or background, can have suicidal thoughts or mental health conditions. Suicidal thoughts may indicate a more serious condition and are a cause for concern.

If you or someone you know is in crisis, the Suicide and Crisis Lifeline can help. Call or text 988 or chat <u>988lifeline.org</u> to talk with a trained crisis counselor offering support. This Lifeline does not close. Reach out 24/7/365.

September is also Childhood Cancer Awareness Month

The Maine American Academy of Pediatrics lists resources like the Maine Children's Cancer Program and the Dempsey Center to help families navigate a pediatric cancer diagnosis. A child's primary care doctor is an essential part of monitoring their health. The start of school is a good time to make sure your children are up to date on their well child visits. If you or your child need coverage or help understanding coverage, call Consumers for Affordable Health Care at 1-800-965-7476. Children qualify for MaineCare at higher income levels than adults! If it is too costly to add coverage for your child through your employer, you or your family members may be eligible for MaineCare. You may also be able to shop the Marketplace at CoverME.gov for plans with coverage that begins Jan. 1st. Call Consumers for Affordable Health Care, toll-free at 1-800-965-7476 for help understanding your options and get the coverage you need.



Events

Bangor Community Resource Fair

2 Second Street, Bangor 10am- 2pm, First Wednesday of each month.

Hosted by: Food AND Medicine, Maine's Peer Workforce Navigator Project, Together Place Peer Run Recovery Center, and Wabanaki Public Health and Wellness.

The fair includes information and assistance with community resources, job opportunities, and more. Our HelpLine staff participates, providing information about health coverage programs such as MaineCare and CoverME.gov.

Maine's Health Insurance Consumer Assistance Program Helpline can help people:

- Understand health coverage options including MaineCare and Maine's Health Insurance Marketplace.
- Apply for Marketplace coverage at <u>CoverME.gov</u> or MaineCare.
- Understand how to appeal a denied insurance claim.
- And more!

Know someone who needs help with health coverage?

Have them call CAHC's Consumer Assistance Helpline at <u>1-800-965-7476</u> or email at <u>helpline@mainecahc.org</u>.

Consumers for Affordable Health Care is a Maine nonprofit advocacy organization that is committed to helping all Maine residents get quality, affordable healthcare.

<u>SUBSCRIBE</u>



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

