



Consumer Assistance News



Consumer Assistance HelpLine
1-800-965-7476

MAY 2024

ISSUE #01



Consumers for
**Affordable
Health Care**

Welcome to the first issue of Consumer Assistance News!

Consumer Assistance News provides information, tips, and updates that can 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 (Maine's Medicaid Program): Apply at [MyMaineConnection](#).

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](tel:1-800-965-7476) to learn about options and get help applying for coverage.

Ask the Expert

Question: What is the MaineCare 5-year Bar Rule?

Answer: The 5-year bar rule prevents lawful permanent residents (green card holders) who have not lived in the US for at least five years from enrolling in full MaineCare.

Some exceptions include:

- The 5-year bar rule does not apply to income-eligible immigrants who are pregnant or under the age of 21.
- Green card holders who are in the 5-year bar can have [Emergency MaineCare](#) if they are income-eligible.

Lawful permanent residents outside of the 5-year bar who are income-eligible can have MaineCare coverage.

Lawful permanent residents can apply for private Marketplace coverage at [CoverME.gov](#) even if they do not qualify for MaineCare. They will need to indicate their immigration status documentation in the application.



May is National Oncology Nurses Month

We sincerely thank the nurses in Maine (and beyond) who provide care to people with cancer.

Did you know? Most routine cancer screenings for breast and colon cancer are covered by most private [Marketplace](#) insurance and [MaineCare](#).

Marketplace plans are referred to as Qualified Health Plans*. Such plans must provide routine mammography, pap smears, and colonoscopy screenings at no charge to you.

Routine mammograms are recommended once a year and colorectal screenings every 10 years for individuals 45 and older. These screenings may be covered sooner or more frequently for high-risk individuals.

The [Maine Breast and Cervical Health Program](#) (MBCHP) helps pay for breast and/or cervical cancer screenings provided at certain service locations. It may pay for a screening Mammogram (at participating locations). It also covers limited diagnostic or follow-up services.

For information about enrolling in MBCHP, please call:

Maine Toll-Free Line: [1-800-350-5180](tel:1-800-350-5180)

Local/Outside of Maine: [1-207-287-8068](tel:1-207-287-8068)

TTY: Users dial 711 (Maine Relay)

*Please see the [Keywords](#) section below for definitions



MaineCare and Pregnancy

MaineCare can provide coverage for people who are [income eligible](#) for most pregnancy related care. A pregnant person can count each expected baby as a household member when applying for coverage.

For example, A pregnant person who is expecting a baby and lives with another adult and child would be counted as a family with four members. The pregnant person could have a household monthly income up to \$5,564 a month and be eligible for MaineCare. The child would also qualify for coverage. MaineCare can cover pregnant people regardless of their immigration status.

Postpartum MaineCare may also be available for 12 months after a pregnancy ends. A newborn baby can keep MaineCare coverage for their first year.

Marketplace Coverage and Pregnancy

[CoverME.gov](#), Maine's private health insurance marketplace, has a [Special Enrollment Period](#) for people who become pregnant.

CoverME.gov provides help paying monthly premiums to most Mainers who apply for coverage. In some cases, help paying out-of-pocket costs such as deductibles and co-insurance is also available. A health plan provided through **CoverME.gov** will cover most pregnancy-related healthcare and delivery.

MaineCare's Limited Family Planning Benefit

The *Limited Family Planning Benefit* provides free birth control and sexual health services to individuals. Covered services include:

- Annual wellness exams
- Breast and cervical cancer screenings
- All types of birth control, including emergency contraception
- Sterilizations for men and women
- Pregnancy testing
- STI and UTI testing and treatment
- Vaccines to protect against HPV, Hepatitis B, and other STIs
- Other reproductive health services



Make the Right Call

Know what to look for when buying insurance over the phone or online

Mainers should be careful when buying health coverage over the phone and online. Signs a person may not be working for a real insurance company or may be involved in a scam include:

- The person on the phone doesn't say who they are or where they work.
- They won't give you their license number.
- They try to pressure you into buying a plan right away.

Always ask for a person's full name, who they work for, their license number, and information to be sent in writing. You can look up licensed companies and insurance agents on the [State of Maine Bureau of Insurance website](#) or call [207-624-8475](tel:207-624-8475) to see if a person or company holds a Maine insurance license.

If you're looking for a health insurance plan, the best place to start is CoverME.gov or by calling CoverME at [1-866-636-0355](tel:1-866-636-0355) or TTY: 711. Don't be fooled by sham websites like CoverME.com or CoverME.org. You can also call our HelpLine at [1-800-965-7476](tel:1-800-965-7476) for help enrolling in coverage.

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, employment opportunities, and more. Our HelpLine staff participates, providing information about health coverage programs such as MaineCare and CoverME.gov.

May is National Mental Health Month

Did You Know?

All plans that meet Marketplace rules will cover the first mental or behavioral health visit with no co-pay.

Depending on how your plan is designed, future visits may be covered with a co-pay,* or may count towards your deductible.* Before scheduling an appointment, it is important to check with your health insurance company to see if your mental health provider is in-network* and how future visits will be covered.

Do you know someone who is having a mental health issue or crisis? Call or text [988](tel:988) or chat online at [988lifeline.org](https://www.988lifeline.org) for help.

*Keywords

Co-payment is the amount you pay for a covered healthcare service. For example, while some initial visits are covered, you may have a \$40 co-pay when you see your primary care provider. There are also co-pays for some medicines. Co-pays for specialists are typically higher than those for Primary Care Provider (PCP) visits.

Deductible is the amount you owe for most covered health services before your insurance begins to pay. For example, if your health plan has a \$500 deductible, it will not pay for most covered health services until you reach this amount in medical bills.

Not all services will apply to the deductible. In Maine, your first visit to a primary care or behavioral care provider is covered. Visits after that may have a co-pay rather than counting towards the deductible.

In-Network refers to the facilities, providers, and suppliers your health insurer or plan has contracted with to provide healthcare services. Your costs are usually lower when you see and use in-network providers and facilities.

10 Essential Health Benefits: These [benefits](#) include emergency services, hospitalization, prenatal and newborn care, mental health, prescription drugs, and more. Qualified Health Plans are sold at CoverME.gov.

Maine Healthcare Coverage Updates

- **[The Office of Family Independence \(OFI\)](#) has expanded call hours** and is now taking calls on Wednesdays. If you are applying for MaineCare and have questions about your application or annual renewal, you can call [1-855-797-4357](tel:1-855-797-4357) from 7am to 4pm, Monday through Friday for help.

TIP: Call as early in the day as possible to avoid longer wait times.

The [Medicare Savings Program \(MSP\)](#) can help pay Medicare premiums & other costs

Many more Mainers will qualify for help paying for monthly Medicare premiums, prescription drugs, and other out-of-pocket costs. MSP income limits are increasing on **July 1, 2024**. Assets no longer count toward eligibility.

For more information and help with applications:

- **[Area Agencies on Aging](#)** statewide, toll-free number to connect with a local Area Agency on Aging is [1-877-353-3771](tel:1-877-353-3771). Listen for your county to be connected to the Agency that helps people in your area
- **Consumer Assistance Program Helpline** at Consumers for Affordable Health Care at [1-800-965-7476](tel:1-800-965-7476).

MaineCare has [resumed annual reviews](#).

Look for notices from Maine DHHS including a large envelope with a blue block on the front. Some people will receive a text message or email about the need to renew. Don't ignore these notices. If you have received an annual renewal request from MaineCare, it's important that you respond. Not responding may result in the loss of your coverage. Call our Helpline at [1-800-965-7476](tel:1-800-965-7476) for help.



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