
Consumers for Affordable Health Care



mainecahc.org

Consumer Assistance News

Consumer Assistance HelpLine

1-800-965-7476

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. Apply at [MyMaineConnection.gov](https://www.mymaineconnection.gov).

Marketplace Coverage is private health insurance. Many Mainers can get help paying for private coverage. Visit [CoverME.gov](https://www.coverme.gov) for more information. **Open Enrollment is happening now and will end on January 15th. Apply and select a plan before Dec 15th for January 1st coverage!**

Need Help? Call our toll-free HelpLine at [1-800-965-7476](tel:1-800-965-7476) to learn more about health coverage options and to get help applying for coverage.

November is Native American Heritage Month



Members of federally recognized Tribes or Alaska Native Claims Settlement Act (ANCSA) Corporation shareholders can enroll in Marketplace health coverage.

Members

- have access to extended benefits and enrollment options
- can enroll anytime during the year
- once enrolled, can change plans up to once a month.

In addition to premium subsidies, Native Americans enrolled in Marketplace plans, with household income between \$31,200 and \$93,600 for a family of 4 (100%-300% of the **federal poverty level**) have **zero-cost sharing** (no copays, deductibles, or co-insurance). There are no out-of-pocket costs for care provided at an Indian Health Center regardless of income.

Documentation such as Tribal affiliation, Alaska Native Village or Tribe, or ANCSA Corporation acknowledging descent, affiliation, or shareholder status is needed to qualify for year-round enrollment and cost sharing reductions.

MaineCare, Maine's Medicaid program, is also available to Native Americans. Children in a family of four with a yearly income below \$95,160 are eligible for MaineCare. Parents are eligible if their yearly income is below \$43,056. The Office of Family Independence (OFI) (MaineCare) may request Indian status verification.

Documentation such as tribal membership documents, a certificate of degree of Indian blood issued by the Bureau of Indian Affairs, or a tribal census can be used.

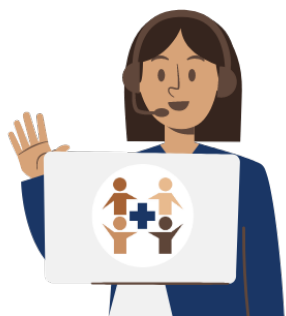
Indian Health Services provides an [in-depth FAQ](#) with information about health coverage for Native Americans. Members can also visit [CoverME.gov](#) for more information about Marketplace coverage for American Indians and Alaska Natives.

Need Help? Call our toll-free HelpLine at [1-800-965-7476](tel:1-800-965-7476) to learn about options and to get help applying for coverage.

November is also Diabetes Awareness Month



Mainers with diabetes who have private insurance (Marketplace or employer coverage) can get insulin with a monthly \$35 copay. If you are shopping for a Marketplace Plan this open enrollment season, be sure to use [CoverME.gov's Plan Compare Tool](#) to find a plan that covers diabetes testing supplies and other care needed to treat this condition. If you need help applying, choosing a plan, or understanding how the plan you choose works, call us at 1-800-965-7476. Uninsured Mainers may be able to receive a 30 day supply of insulin through [Maine's Insulin Safety Net Program](#).



Ask The Expert

Do I need to add my children or spouse to my marketplace account even if they have other coverage?

YES! CoverME.gov needs all household information to properly calculate your premium subsidies. So, you must list all the members of your household, even if they have other coverage. Later in the process, you would click the box to indicate they are "not seeking coverage."

If your premiums seem very high, you may have selected "yes" that the household members need coverage. The system would think you are trying to buy coverage for someone (like a child with MaineCare) who is not eligible for tax credits. If you answer "no" for someone who has other health insurance coverage, you may need to pay back some or all of the tax credits that were offered to them.

First Name *	Middle Name	Last Name *	Suffix
<input type="text" value="Sally"/>	<input type="text" value="Middle Name"/>	<input type="text" value="Jones"/>	<input type="text" value="None"/>
Date Of Birth *	Sex *		
<input type="text" value="09/01/2020"/>	<input type="text" value="Female"/>		
Not sure?			
Social Security	<input type="checkbox"/> I don't have an SSN		
<input type="text" value="123-45-6789"/>			
Not sure?			
Does this person need coverage? *			
<input type="radio"/> Yes <input checked="" type="radio"/> No			
Not sure?			
Relationship to primary account member *			
<input type="text" value="Child"/>			
Not sure?			

Keywords:

Zero cost-sharing means the insured individual does not pay out-of-pocket for medical care. Their health plan covers all of their care.

Subsidies lower health plan premium costs for those who qualify for financial aid.

Open Enrollment for 2025 Health Coverage

[CoverME.gov](https://www.coverme.gov) Open Enrollment will end on January 15, 2025. Complete your application and select a plan before December 15th, and coverage will start January 1, 2025. For plans selected after December 15th but before January 15th, coverage will start February 1, 2025.

Visit the [Plan Compare Tool](#) at [CoverME.gov](https://www.coverme.gov) to [review](#) 2025 health plan options. Be sure to check provider networks, drug lists, premiums, and out-of-pocket costs. Doing this will provide an estimate of premiums, premium subsidies and possible out-of-pocket cost savings.

Call our Consumer Assistance Program at [1-800-965-7476](tel:1-800-965-7476) for help looking through the 2025 plans or to schedule an enrollment appointment.

Don't wait until the last minute for help enrolling!

MaineCare "Unwinding" is coming to an end

Individuals no longer eligible for MaineCare can use [CoverME.gov](https://www.coverme.gov) to apply for premium subsidies and enroll in a health plan. The [Recently Lost MaineCare Special Enrollment Period](#) (SEP) will end December 31, 2024.

Individuals need to select this SEP when they apply. They have 60 days to enroll in a plan if they did not select one at the time they applied. Health coverage starts the first of the month following the month of plan enrollment.



**Consumers for
Affordable
Health Care**



CONSUMER ASSISTANCE HELPLINE

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helpline@mainecahc.org

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

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