

October 2024 Consumer Newsletter

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. Apply at MyMaineConnection.gov.

Marketplace Coverage is private health insurance. Many Mainers can get help paying for private coverage. Visit CoverME.gov for more information.

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.



October is Breast Cancer & Domestic Violence Awareness Month

Did you know that health insurance plans on CoverME.gov and most employer plans must cover a yearly screening mammogram at no cost to the insured member? Starting January 2024, these health plans [must cover](#) a follow-up mammogram, ultrasound, or MRI when abnormalities are found during screening mammogram – also at no cost to the insured member.

Qualifying Mainers may get help paying for this care through the [Maine Breast and Cervical Health Program](#). This program pays for breast and cervical cancer screenings. Visit Maine CDC Breast and Cervical Health Program for more information <https://www.maine.gov/dhhs/mecdc/population-health/bcp/> or call 1-800-350-5180 and press 1 to learn more.

At least 1 in 4 women and 1 in 10 men will experience some kind of domestic violence during their lifetime.

In Maine, almost [49% of all homicides are related to domestic abuse](#). If you or someone you care about is experiencing domestic abuse [help is out there](#). Call the statewide Domestic Abuse HelpLine: 1-866-834-4357.

Call 911 if you are in immediate danger.

Leaving a domestic violence situation does not mean someone needs to lose their health insurance. Survivors of domestic abuse may be eligible for MaineCare coverage.

If they experience a qualifying life event, a Special Enrollment Period to enroll in Marketplace coverage would be available. Federal premium subsidies and other financial help might also be available. Individuals who are married but living apart from their spouse because of domestic violence, abuse, or abandonment [may be able to enroll](#) in their own health plan with premium subsidies by indicating they are unmarried on their application. There is no IRS penalty when a married victim of domestic abuse, violence, or abandonment applies as a single person for premium subsidies at [CoverME.gov](#).

Call our Maine Consumer Assistance Program HelpLine at 1-800-965-7476 for more information about applying for premium subsidies as a single person if you are a survivor of domestic abuse.

New this Tax Season! Easy Enrollment Tax Referral Program

The Easy Enrollment Tax Referral Program allows Maine tax filers to request information about health coverage options from [CoverME.gov](#).

If they want this information, tax filers should check the boxes in the Health Care Coverage section of their 1040ME tax form as shown in the image below. By checking the boxes, the tax filer allows the Maine Revenue Service to share their contact information with CoverME.gov.

See the instructions and check each box that applies.

HEALTH CARE COVERAGE

35a. I would like the Maine DHHS, Office of the Health Insurance Marketplace ("CoverME.gov") to contact me to see if I or my household qualify for free or reduced-cost health coverage. I authorize MRS to share the information indicated in boxes 35b through 35e with CoverME.gov.

35b. I do not have health care coverage

35c. My spouse **does not** have health care coverage.

35d. One or more of my dependent(s) **do not** have health care coverage

35e. My preferred method of contact is (select one):

- Mailing address listed on page 1
- Phone number listed on page 1
- Email address listed below

CoverME.gov will reach out to the tax filer by mail, phone, or email. The tax filer can complete an application at [CoverME.gov](#) and activate the [Special Enrollment Period](#) by calling **1-866-636-0355**.

Once activated, the tax filer has 35 days to complete enrollment in a health plan.

Link: <https://www.coverme.gov/learn/how-to-enroll/special-enrollment-periods>

MaineCare Updates

Member co-payments are in effect as of October 1st

MaineCare turned off co-payments for certain services during the Covid-19 Public Health Emergency to help people get the care they needed during the pandemic. Some co-pays returned in May of 2023. On October 1, 2024, MaineCare reinstated additional co-pays.

For questions about prescription drug co-pays, call the Pharmacy Help Desk at 1-866-796-2463. Call MaineCare Member Services at 1-800-977-6740 for questions about all other MaineCare services.

More information on the changes to MaineCare co-payments is available here:
<https://bit.ly/mainegov-mainecare-copayments>

MaineCare "Unwinding" is coming to an end

The Office of Family Independence is sending out renewals for the final month of benefits to Mainers who maintained their MaineCare coverage during the pandemic even if they were no longer eligible. If you get a request to renew your MaineCare benefits, don't wait. If you fail to respond in time, benefits may end, or you may experience a gap in coverage.

Individuals no longer eligible for MaineCare can use [CoverME.gov](https://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.

Open Enrollment for 2025 Health Coverage

[CoverME.gov](https://coverme.gov) Open Enrollment starts November 1, 2024, and runs through January 15, 2025.

Complete your application and select a plan before December 15th, and your coverage will start January 1, 2025. If you complete your application and select a plan after December 15th but before January 15th, your coverage will start February 1, 2025.

You can visit the Plan Compare Tool at [CoverME.gov](https://coverme.gov) to [review](#) 2025 health plan options, and to check the plans' provider networks, drug lists, premiums, and out-of-pocket costs. Reviewing plans provides consumers with an estimate of premiums, premium subsidies and possible other savings on out-of-pocket costs.

Call our Consumer Assistance Program at 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!



Ask The Expert

I got a letter from my insurance company about my 2025 plan. The letter includes information about my premium subsidy.

Should I automatically re-enroll?

You should always review the plan you are currently enrolled in to make sure it will meet your healthcare needs for the coming year. What's more, your insurance company cannot decide what your premium subsidies will be. That information can only come from [CoverMe.gov](https://www.coverme.gov).

The Affordable Care Act requires insurance companies to send a letter to their current members with information about their plan for the new year. The plan is either the current plan the member has, or, if the company no longer offers that plan, one that is "similar."

The letter will also state what your estimated premiums and premium subsidies will be. The premium subsidy listed is based on current information the insurance company has from [CoverME.gov](https://www.coverme.gov). If you have not recently updated your household and income information, your subsidies may not be accurate.

You should check your information (i.e., income and household members) with [CoverME.gov](https://www.coverme.gov) before you sign up for a plan and update your application as necessary to be sure your subsidies are correct. You should also review 2025 plans using CoverME.gov's [Plan Compare Tool](#) to make sure your doctors and prescriptions will be covered for 2025.

CoverME.gov also has a [Find a Provider Tool](#) to help Maine consumers connect with experts so they can make informed decisions about their health coverage for the upcoming year.

Need help? That's why we're here! Call us at 1-800-965-7476 for help understanding the letter from your insurance company, looking through the 2025 health plans on CoverME.gov, and enrollment assistance.

Know someone who needs help with health coverage?

Have them call CAHC's Consumer Assistance Helpline at [1-800-965-7476](tel:1-800-965-7476) or email at helpline@mainecahc.org.

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



**Consumers for
Affordable
Health Care**



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