

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.

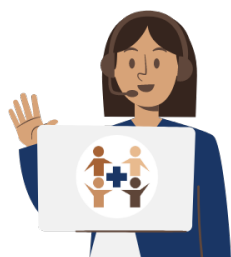


March is **National Nutrition Month®**

If you need help paying for food or think someone in your family may qualify for the Supplemental Nutrition Assistance Program (SNAP – also known as food stamps) you can find more information about how to qualify and apply. You can apply for SNAP and MaineCare health coverage using the same application. Calling 211 can help you find food resources.

Programs like WIC (Women Infants and Children) Head Start, Maine SNAP-Ed, food banks, schools, and community-based organizations may offer healthy cooking, and nutrition education classes.

People who have special dietary needs should check with their health care provider and their health insurance carrier to see if nutritional counseling or special dietary food or medicines may be covered.



Ask The Expert

Q: I am losing my job and cannot pay for health insurance. What should I do?

A: If you have lost your job and do not have any income, you may be eligible for health coverage through MaineCare, Maine's Medicaid program, or Marketplace coverage at CoverME.gov.

MaineCare: Adults and children are eligible at different income levels. For example, an individual (family size of one) may qualify for MaineCare if they earn about \$1,800 or less a month. Children in a family of four with monthly income below \$8,172 may be eligible for full coverage under MaineCare. When your income increases, you will need to report any income changes to MaineCare.

Marketplace coverage: You may be eligible for a health plan with premium subsidies (help paying your monthly premiums) and lower out-of-pocket costs at CoverME.gov if your income is too high for MaineCare. People who lose health coverage when they lose their job may be eligible for a special enrollment period. This means that they may be able to enroll in Marketplace coverage. Don't wait. You have 60 days after you lose your job-based coverage to enroll in a Marketplace plan.

Q: Does unemployment Income count as income? What about severance pay?

A: Unemployment income counts as income if you are applying for MaineCare or Marketplace coverage. Income from other household members may count as well. Severance pay counts as income whether you received it in a lump sum or overtime. If you are applying for MaineCare, severance pay only counts in the

month you receive it. If you are applying for Marketplace coverage, it counts towards your estimated total 2025 income.

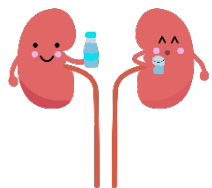
Q: What about COBRA or coverage through my spouse's employer?

A: COBRA is a law that requires certain employers to offer workers who lose their jobs and health benefits to keep their coverage for a limited period of time. People who lose their jobs and their job-based coverage may be able to purchase that coverage on their own. They may have to pay the entire monthly premium for the coverage plus a little more to cover the cost of the plan.

If COBRA is an option, you will need to decide if it is better for you to keep the plan you had through your job, or to look for a more affordable plan. If your spouse or domestic partner has coverage through their employer that covers family members, you may be able to enroll in their plan through a special enrollment period. If their plan does not cover spouses or domestic partners, or the plan is not considered affordable you may be able to shop Maine's marketplace at CoverME.gov.

Contact [Maine's Consumer Assistance Program](#) for free and confidential help comparing health coverage options. Call 1-800-965-7476 or email helpline@mainecahc.org.

If you need help to request this SEP, complete an enrollment, or select a plan, call Maine's Consumer Assistance Program HelpLine at 1-800-965-7476.



It's National Kidney Month

Did you know? Kidneys filter all the blood in the body every 30 minutes! Kidneys are essential to your health in many ways, like supporting healthy bones, blood pressure, and nutrient balance. Blood tests can help you and your doctor make sure your kidneys are working properly. Symptoms of kidney decline or disease may not appear until a problem has become severe. If your doctor orders lab work, make sure they are sending the order to

a laboratory in your insurance carrier's preferred network. Getting your lab work done at a preferred lab could help you save money!

March is National Colorectal Cancer Awareness Month

The sooner colorectal cancer is diagnosed, the easier it is to treat and more likely someone is to beat it. The American Cancer Society recommends routine colorectal screenings for those 45 years and older. Recent data shows that people under 50 are more likely to be diagnosed than they were 3 years ago. Check with your doctor if you have symptoms, or if you have a family history of colorectal cancer. Your doctor may recommend earlier screenings. Colonoscopies are preventive care, and most insurance plans including MaineCare and Medicare cover them with little to no out of pocket cost.



Are Environmental Concerns Impacting Your Mental Health?

These days, it's impossible to watch the news or check social media without seeing at least one mention of climate change and its ongoing impact on the environment. From natural disasters like fires and floods to unpredictable weather and storms, environmental concerns are everywhere. If worrying about these things is beginning to impact your mental health, you're not alone. Existing depression, anxiety, and sleep issues can all be

triggered by these topics. If you don't currently have health coverage to get the mental health services and support you need, call our HelpLine at 1-800-965-7476 to explore options that might help you get started.



**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