

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.

May is National Arthritis Awareness Month

In the U.S. alone, arthritis affects about 1 in 4 adults and hundreds of thousands of children. According to the [Mayo Clinic](https://www.mayoclinic.org), "Arthritis is the swelling and tenderness of one or more joints." Common symptoms of arthritis are joint pain, stiffness, swelling, and loss of flexibility. Two common types of arthritis are [osteoarthritis](#), the breaking down of protective cartilage in joints, and [rheumatoid arthritis](#), the immune system attacking its own body's tissue. Prescribed treatment will vary depending on the type of arthritis.



Arthritis can make everyday activities hard, but getting treatment can help you feel better and stay active. If you have joint pain, swelling, or stiffness that won't go away, you should visit your doctor.



MaineCare is Medicaid!

Did you know that MaineCare is Medicaid? [MaineCare](#) is full health insurance that can cover medically necessary care from an enrolled provider. All of Maine's hospitals and most Maine-based providers accept MaineCare.

You can apply for MaineCare any time of year. In some cases, MaineCare can cover medical bills for covered services provided 3 months before the application date. Eligibility is based on income and is different depending on the makeup of the family. For example, adults in a family of 4 may be eligible for MaineCare if their household income is below \$3,698 a month. Children in that same family may be eligible if the family's income is below \$8,172 a month.

Don't Qualify for MaineCare?

If you need help paying for medical care and you don't have other insurance or qualify for MaineCare, you might be able to enroll in coverage through a Special Enrollment Period (SEP) at [CoverME.gov](https://www.coverme.gov). An SEP is a period of time when you can enroll in Marketplace coverage after a [life changing event](#). A new law creates a SEP for people who check the [Easy Enrollment](#) box on their Maine income tax form.

May is Skin Cancer Awareness Month

Skin cancer is the world's most common cancer, and it can be deadly. Thankfully, it's highly preventable and very treatable when spotted in its early stages. The Skin Cancer Foundation recommends three steps to lower your risk of skin cancer:

- Cover up. Clothing is the best defense against skin cancer. A wide brimmed hat can protect your head, neck and face.
- Use sunscreen every day. The risk of developing melanoma can be reduced by daily use of SPF 30 or higher sunscreen.
- Check your skin monthly for any changes. If you see something different, changing, or unusual, contact your doctor.

Many health plans in Maine provide 100% coverage for the first primary care visit, even if it is not an annual checkup. If necessary, your doctor may refer you to a dermatologist for follow up. To avoid unexpected bills, make sure your dermatologist is in your plan's network. If you need labs or imaging, check to see if your plan has a list of in-network service providers.



Health Coverage Term of the Month



Coinsurance: When a person with a private health insurance plan shares the cost of covered medical services with their health insurance provider. Once the person has reached their deductible amount, they usually will need to pay a portion of the cost of medical services they receive, while their insurer pays the rest. The amount of coinsurance is a percentage of the cost of the service. Example: Once Shaun has met his deductible of \$3000, he will pay 20% of certain covered medical costs and his health plan will pay 80%.

Have Questions? Call Our Free HelpLine!

Have questions about anything you read in this month's edition? Our HelpLine experts can give you the answers, information, and support you need. Navigating your health coverage options can be confusing, but we're here to help. Call our free HelpLine at 1-800-965-7476 to get started.



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Affordable
Health Care**



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

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