

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.

June is Pride Month!

This month we celebrate [Pride](#) by amplifying the voices and visibility of Maine's [LGBTQIA+](#) community. Here at CAHC, we celebrate all Mainers in their identity, self-expression, and pursuit of joy, not only in June but throughout the year! From Kittery to Calais, Maine's LGBTQIA+ communities and allies continue to fight for inclusion and equality, an effort which includes ensuring access to health services like gender affirming care.

CoverME.gov Marketplace plans and some employer plans cover gender-affirming primary care, behavioral health services, hormone treatments, and some gender-affirming surgeries. Last year, Maine DHHS published a Gender [Affirming Care Coverage Guide](#) for people with MaineCare. If you need help checking your plan for gender-affirming care coverage or think you have been denied medically necessary gender-affirming care, we are here for you. Call our free HelpLine at 1-800-965-7476.

This directory from Maine Queer Health offers a [statewide list](#) of providers, submitted either by patients or the providers themselves, serving as a resource for LGBTQIA Mainers to begin their search for a health provider.



It's Browntail Moth Caterpillar Season!

[Browntail moth caterpillars](#) are active from April until late June. They shed tiny, poisonous hairs that can stay toxic for up to 3 years. Exposure to these hairs can cause itchy skin rashes and serious breathing issues for some people. People can come into contact with these hairs anywhere caterpillars may live, including areas with trees, bushes, loose leaves, cut grass, and even on park benches and outdoor play equipment.

Tips for Reducing Exposure to Browntail Caterpillar Hairs

- Covering your face and any exposed skin by wearing a long sleeve shirt, pants, a hat, and a dust mask.
- Avoiding places that are infested with browntail moth caterpillars. Browntail caterpillars nest high in trees and are commonly found in oak and fruit trees.

- Working outside when it's damp or spraying vegetation with water. Moisture helps keep hairs from becoming airborne.
- Taking a shower and changing your clothes after being in infested areas.
- Drying your laundry inside.

[Respiratory issues](#) from exposure to browntail moths can be serious. Seek immediate medical care if you have a hard time breathing or swallowing, or if you experience swelling of your mouth, tongue, or throat.

Need more information? The Maine CDC [Browntail Moth Fact Sheet](#) is available in [several languages](#).

SUN Bucks Helps Feed Kids This Summer

[SUN Bucks](#) is a \$120 benefit that can be used to help pay for food for children while they are out of school for the summer. Most families with kids who are eligible for other programs such as SNAP, free or reduced meals at school, TANF, or are in foster care can get SUN Bucks. The Office of Family Independence (OFI) will automatically enroll eligible children in SUN Bucks, so most eligible families will not need to apply. Families will be notified by June 15th if their children have been automatically enrolled. The \$120 grocery benefit must be used within 122 days after the benefit is issued. Otherwise, the benefit will be lost.

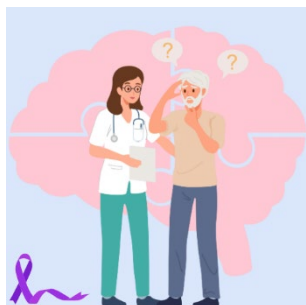
For families already receiving SNAP, benefits will be loaded onto the family's EBT card. For families who do not receive SNAP, SUN bucks benefits will be loaded onto a P-EBT (pandemic) card. If you received Sun Bucks last summer, funds will be loaded onto an existing card. If you no longer have that card, you will need to call 1-800-477-7428 to request a replacement card. If you are newly eligible, you will receive a new card in the mail.



New cards will be mailed to the address OFI has on file. If your mailing address has changed, call OFI at 1-855-797-4357, or request a replacement EBT card by calling 1-800-477-7428.

Families can [apply for SUN Bucks](#) if they do not receive a letter from OFI by June 15th about their children's eligibility. **Families must apply by August 15th for Summer 2025.** Applications OFI receives after August 15th will be considered for Summer 2026. To apply, go to [MyMaineConnection.gov](#) or fill out a [paper application](#) at [Maine.gov](#).

OFI has more [SUN Bucks information](#) and an FAQ about the program online.



June is Alzheimer's and Brain Awareness Month

Alzheimer's disease is a type of dementia. A person with Alzheimer's may have a hard time remembering things, solving problems, or taking care of daily tasks.

The symptoms of Alzheimer's and other types of dementia are caused by brain cell damage which makes it harder for the cells to communicate, leading to changes in behavior, feelings, and thinking.

Taking care of your [brain](#) is just as important as taking care of the rest of your body. The Alzheimer's Association's list of [10 healthy habits for your brain](#) includes simple things you can do to keep your brain healthy and help lower the risk of thinking and memory problems like Alzheimer's disease.



It's Hot Out There! Here's How to Stay Cool.

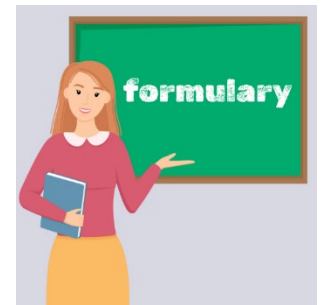
Maine's summer season kicked off with record-breaking high temperatures. Climate change has made extreme heatwaves much more common throughout the country, and Maine is no exception. When the temperature rises, so does the risk of heat-related illnesses, so here are a few ways to stay cool when it's hot.

Seek shade, air conditioning, or cooling stations. [This list](#) will help you find a cooling station near you. Stay hydrated by bringing water with you whenever you go out. You can refill your bottle in most public places with tap water access. Wear loose, breathable clothing, and protect yourself from the sun with a hat or visor.

Health Coverage Term of the Month

Formulary – The list of drugs that your plan covers. The formulary (sometimes referred to as a preferred drug lists) also tells you how the drugs are covered.

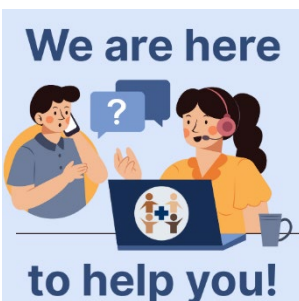
Generic drugs or tier 1 or tier 2 drugs may have lower copays. Brand-name drugs may have a higher copay or coinsurance after you've met your plan's deductible.



The formulary tells you if a drug requires prior authorization, step therapy, or has quantity limits.

- Prior authorization is approval by MaineCare or your insurance company that a drug (or other service) will be covered before the drug or service is provided. Typically, your prescribing doctor will need to ask your health plan to cover the medication.
- Step therapy requires you to use an effective, usually lower-cost drug first to see if it works. If it doesn't, then your plan may cover a higher cost drug.
- Quantity limits refer to the highest amount of a drug the insurance company will cover within a certain timeframe. A 30-day quantity limit prescription filled on June 1st wouldn't be able to be refilled until July 1st.

A formulary will tell you if your cost for a certain drug is less if you use your plan's mail order pharmacy. To find your plan's formulary, check in your health insurance's member portal or call your health insurance company asking for a copy of your plan's drug list. MaineCare's preferred drug list can be found [here](#). Drug formularies can be hard to understand. [Maine's Consumer Health Insurance Assistance Program](#), 1-800-965-7476, can help you determine how your health plan covers your medications.



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.