

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. You can apply for MaineCare at MyMaineConnection.gov.

Marketplace Coverage is private health insurance. Many Mainers can get help paying for private coverage. Apply at CoverME.gov. 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.



Ask The Expert

Does Marketplace health insurance cover mental health services?

Yes, mental and behavioral health services are covered because they are considered [essential health benefits](#). Marketplace coverage through CoverME.gov must cover mental health, behavioral health, and substance use disorder services.

In Maine, people with Marketplace coverage can access their first behavioral health visit for free. The second and third behavioral health visits may have copays. This is also the case with primary care visits. In some cases, costs associated with these visits will go towards your deductible. Call our HelpLine at [1-800-965-7476](tel:1-800-965-7476) if you have questions about your coverage.

I have MaineCare. What is Estate Recovery? When I die, will MaineCare take my home?

Most people with MaineCare are not subject to Estate Recovery. Maine has changed the way estate recovery applies. Only MaineCare members who use MaineCare to pay for care they receive in a nursing home, an assisted living facility, through Home and Community Based Services, home health or personal care services [may be subject](#) to estate recovery. Some hospital services and prescription drugs related to these long-term care services may also be subject to estate recovery.

Estate recovery is MaineCare's way of [recovering](#) what it pays for long-term care services received by a member. Only expenses paid by MaineCare are subject to recovery. If an estate is worth \$100,000 and MaineCare paid \$25,000 for long-term care services, MaineCare will try to recover only \$25,000.

MaineCare seeks recovery when:

- The MaineCare was age 55 or older at their time of death
- The member received long-term care in a nursing facility, or assisted living facility, or through Home and Community-based Services, home health or personal care services
- There is no surviving spouse
- There are no children under the age of 21
- There are no disabled children of any age
- Long-Term Care MaineCare and was age 55 or older

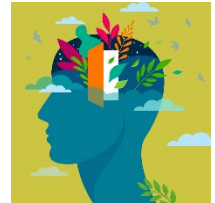
There are two exceptions (also known as “waivers”) from full estate recovery which certain surviving family members or “heirs” can apply for:

- **The “Care Given” Waiver** is a waiver for heirs (someone who inherits or will inherit property) who provided care to the MaineCare member while living in the member’s home. The caregiver must have lived with the member for at least two years before the member was admitted into a long-term care facility or before the member died. The heir’s annual income must be below 200% of the federal poverty level (about \$30,120 for an individual) to qualify for this waiver.
- **The Hardship Waiver** can be requested to avoid estate recovery when MaineCare recovery causes undue hardship. The heir’s annual income and assets combined must be 180% of the federal poverty level (\$27,108 for an individual). The heir also must have lived in the MaineCare member’s home for at least two years before the member’s death.

Estate recovery does not apply to payments made by MaineCare for other healthcare services including dental, medical, mental health care and prescription drugs unrelated to the long-term care services. Estate recovery also does not apply to the Medicare Savings Program, Katie Beckett coverage, or MaineCare’s Working Disabled program. Learn more about estate recovery [here](#). For specific questions about your estate recovery case, call MaineCare at 1-800-977-6740 and request the Estate Recovery Unit.

July is National Minority Mental Health Awareness and Disability Pride Month

Disability Pride Month marks the anniversary of the signing of the [Americans with Disability Act](#) which has helped people with disabilities access the healthcare they need. This month’s newsletter includes helpful information for people with mental healthcare needs and disabilities.



Changes to MaineCare Mean More People are Eligible for Coverage, Regardless of Immigration Status

- Children, regardless of immigration status, who live in families with income up to 300% of the poverty level (about \$6,563 a month for a family of three) are eligible for health coverage through MaineCare.
- Individuals who are 19 or 20 years old may also be eligible, regardless of whether they are living independently or with family. The income limit for an individual is \$3,828 a month.
- Postpartum coverage is now available for all MaineCare-covered pregnancies regardless of immigration status.

Call the HelpLine at [1-800-965-7476](tel:1-800-965-7476) if you have questions about MaineCare for children and young adults or need help applying.

More Mainers are Eligible for Help Paying Medicare Costs Starting July 1st!

The [Medicare Savings Program](#) helps pay Medicare monthly premiums and some out-of-pocket costs for those who are eligible. Income limits to qualify for help increased July 1st. The asset test was removed earlier this year.

The [Medicare Savings Program](#) is available to people with Medicare who meet eligibility rules. People with a disability who have Medicare may also be eligible.

Call [Maine’s Consumer Assistance Program](#) to learn more about the Medicare Savings Program. We can screen for eligibility and help you apply for the program. Call toll-free at [1-800-965-7476](tel:1-800-965-7476) or email us at helpline@mainecahc.org.



Win for Consumers | A HelpLine Success Story

Ellen from Cumberland County called the [HelpLine](#) for help with a private insurance denial. She filed a first-level appeal with her insurance company which continued to deny a \$100,000 hospital bill. After talking with HelpLine staff, who gathered details about the bill and the denial, Ellen learned more about her coverage options and was able to have her entire bill paid. HelpLine staff were able to help her navigate her options. Ellen was no longer responsible for the bill. Ellen happily reported that “*she now had a ZERO BALANCE!!*”

“It is with great pleasure to tell you how fortunate to have been directed to your organization. I had incurred a hospital bill that amounted to over SIX FIGURES!! You can only imagine how daunting this burden had become. After calling numerous law offices an angel directed me to Consumers for Affordable Health Care. I never would have been able to achieve this on my own.”

MaineCare Updates

[The Office of Family Independence \(OFI\)](#) has expanded call hours and now takes calls on Wednesdays. If you have questions about your MaineCare application or annual renewal, you can call [1-855-797-4357](tel:1-855-797-4357) from 7am to 4pm, Monday through Friday for help.

TIP: Call as early in the day as possible to avoid longer wait times.

MaineCare has resumed annual reviews.

Look for notices from Maine DHHS including a large envelope with a blue block on the front. Some people will receive a **text message or email** about the need to renew.



Don't ignore these notices.

If you have received a notice from MaineCare, it's important that you respond. Not responding may result in the loss of your coverage.

Call our Helpline at [1-800-965-7476](tel:1-800-965-7476) for help.

Keywords:

[Essential Health Benefits](#) are certain health care services that health insurance plans must cover. These services include doctor services, prescription drugs, mental health services, inpatient and outpatient hospital care, emergency room visits, pregnancy and newborn care, physical therapy and occupational therapy, preventive care and chronic disease management.

The [Deductible](#) is the amount you pay for covered medical care before your health plan starts to pay. A plan that has a \$3000 deductible means you pay the first \$3000 for most covered medical costs before your plan starts to pay healthcare costs with you.

Some types of covered medical care are paid for by your health plan and do not count towards the deductible:

- Your annual checkup
- The first primary care provider visit that is not a physical or the first behavioral health.
- The second and third visits for both primary and behavioral care (copays may apply but those visits do not count for the deductible)
- [Preventive services](#)
- When your annual checkup includes labs or imaging, those services may count toward the deductible.

[Copays](#) are a fixed amount you pay for certain medical services covered by your health plan. The fixed amount can vary by the type of medical service. For example, a visit to your primary care provider may have a copay of \$40. A generic medication may have a \$5 copay.

[Special Enrollment Periods \(SEP\)](#) are times when people can enroll in Marketplace health insurance through CoverME.gov outside of Open Enrollment (open enrollment typically runs from November 1 through January 15). SEPs are for people who have certain "[Life events](#)" or life changes. Life events such as becoming pregnant, having a baby, losing health coverage (including MaineCare), and other life changes can trigger a [Special Enrollment Period](#). Typically, a consumer has up to 60 days after the life event to apply and enroll in coverage at CoverME.gov. Most people have 60 days before a loss of coverage, or 60 days after they lose coverage to apply and enroll in a Marketplace plan at CoverME.gov.

Example: Josh got laid off in early July and is losing his employer coverage on July 31. He applies and enrolls for coverage on July 15th, within 60 days before he loses coverage. He is eligible for a special enrollment period and his health plan starts August 1. Currently, there is the [Recently Lost MaineCare](#) Special Enrollment Period for people who lose MaineCare when they are found ineligible for that coverage as they recertified their eligibility after the Covid-19 pandemic. This SEP allows the person who lost MaineCare to complete the application for financial assistance anytime through December 31, 2024. They have an additional 60 days from the date the application is submitted to enroll in a health plan.

Example: Faduma and her family had MaineCare through the Covid-19 pandemic. After completing their MaineCare renewal in March, she and her husband learned they no longer qualified for MaineCare and needed to look into other coverage. Her children, however, were able to keep their MaineCare coverage since children are eligible for MaineCare at higher family income levels. Faduma and her husband were eligible for the [Recently Lost MaineCare Special Enrollment Period](#) through CoverME.gov. She completed her application and enrolled in a plan on May 5th. Coverage for Faduma and her husband started June 1st.



Events

Bangor Community Resource Fair

2 Second Street, Bangor 10am- 2pm, First Wednesday of each month.

Hosted by: [Food AND Medicine](#), [Maine's Peer Workforce Navigator Project](#), [Together Place Peer Run Recovery Center](#), and [Wabanaki Public Health and Wellness](#).

The fair includes information and assistance with community resources, job opportunities, and more. Our HelpLine staff participates, providing information about health coverage programs such as MaineCare and CoverME.gov.

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**Consumers for
Affordable
Health Care**



CONSUMER ASSISTANCE HELPLINE

1-800-965-7476

helpline@mainecahc.org

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

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