



**Consumer Assistance News provides information, tips, and updates to help people understand health coverage and healthcare options.**

It's November! Here in Maine, we're wearing plenty of layers, planning family gatherings, and getting our homes ready for the cold season ahead. The November edition is ready to read, so pour yourself a hot drink and cozy up to this month's topics including enrollment deadlines for 2026 coverage, diabetes awareness, employer sponsored coverage, and family caregivers month.



**Don't Miss These Open Enrollment Deadlines at CoverME.gov!**

- Sign up by December 15th for coverage to start on January 1st, 2026
- Sign up by January 15th for coverage to start on February 1st, 2026.

Mainers can use the [Plan Comparison Tool](#) to compare the cost of plans and get an estimate of how much help paying for coverage they may get. This helpful tool also shows which doctors and prescription drugs are covered by plans. Help paying for coverage through [CoverME.gov](#) may still be available to many Mainers. Set up a time to talk with a trained Assister for free enrollment help by calling Maine's Consumer Assistance HelpLine at 1-800-965-7476.



National Diabetes Month raises awareness about diabetes, while highlighting the work being done to find a cure. In 2025, 1 in 2 Americans have either diabetes or pre-diabetes. In Maine, more than 10% of adults have diabetes. For Mainers with diabetes who require insulin as part of their treatment, comprehensive health coverage can make prescription costs more affordable.

MaineCare and Marketplace plans from [CoverME.gov](#) cover insulin treatment. Maine law limits out-of-pocket costs for people who are fully insured through work or who have Marketplace coverage to no more than \$35 for a 30-day supply of insulin. Mainers can learn more about diabetes and access helpful resources including a [risk test](#) by visiting [rethinkdiabetes.org](#).



Family Caregivers Month spotlights the impact of those who provide care for family members and loved ones. In Maine, [3 in 10 adults](#) serve as caregivers for a family

member or friend. Mainers in this role dedicate their time, energy, and compassion to family members who require at-home care for medical, age, and mobility-related needs. A recent [AARP article](#) highlighted the financial, physical, and emotional toll on caregivers in Maine, many of whom report struggling to afford their basic needs like food and access to care. AARP's [Family Caregiver Resource Guide](#) provides helpful links and contact information to connect caregivers in Maine with the help they need.

The MaineCare Beneficiary Advisory Council highlights the voices of caregivers of people with MaineCare. As members of the council, family caregivers add their unique perspective to important discussions about health care in Maine. Learn more about the Beneficiary Advisory Council [here](#).



Employer sponsored coverage is coverage offered to you or a family member through a job. You may be surprised to find this coverage is considered “affordable” even if you believe it doesn’t fit your budget. You are not likely to be eligible for help paying for coverage through the Marketplace ([CoverME.gov](#)) if you are offered "affordable" coverage from an employer.

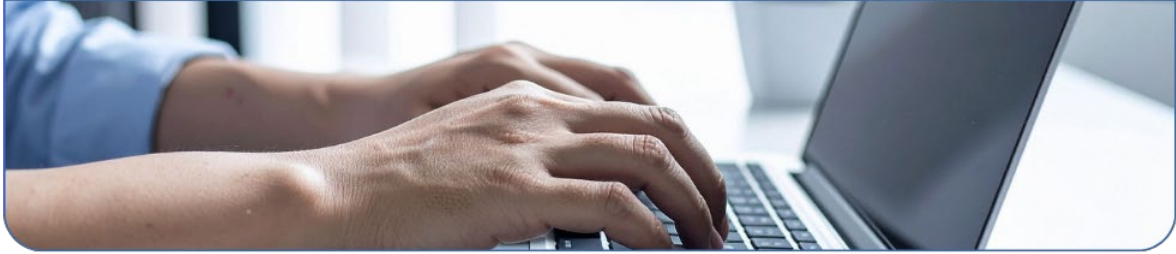
Affordability is based on standards defined at the Federal level. Employer-based coverage is considered affordable in 2026 if it costs 9.96% or less of your household income. Such coverage must also meet “minimum value” standards meaning it must include coverage for [essential benefits](#) like hospital care, prescription drugs, mental health services, preventive care and more.

Tools like this [affordability calculator](#) can show you how “affordability” is calculated. It can help you make sense of why an employer-sponsored plan might be called “affordable”, even when you believe you can’t afford it.

If you have recently lost employer sponsored coverage or other coverage, you may be eligible for a [Special Enrollment Period](#). If you are confused about your options or have

questions about affordability, talking with an expert can help. Call the Consumer Assistance HelpLine at 1-800-965-7476.

### Have Questions About MaineCare Changes?



Wondering how MaineCare changes will impact you? Don't panic. MaineCare, changes are coming, but most changes won't start until the end of next year. Mainers can apply for MaineCare any time of the year at [My Maine Connection](#). If you have questions about your MaineCare coverage or are wondering if you are eligible for MaineCare, call our [HelpLine](#) at 1-800-965-7476.