

CoffeeCAHC policy round-up:

November 08, 2024

118th US Congress, 2nd Session
131st Maine Legislature, Out of Session



Good afternoon CoffeeCAHC readers!

We're listening to the one and only Patti Smith today – [People Have the Power](#).

CAHC's View

This week, CAHC has received calls and emails from Mainers this week with questions about their health coverage and the future of the Affordable Care Act (ACA). Rest assured: the ACA is still the law of the land. Since it went into effect in 2014, the ACA has provided health insurance to [50 million Americans](#) and [tens of thousands of Mainers](#) -- people who likely would be without coverage otherwise. The ACA established strong consumer protections, including coverage for [preexisting conditions](#) and [essential health benefits](#).

The ACA also created health insurance "[Marketplaces](#)," where consumers can go for one-stop shopping for coverage. On state-based exchanges, consumers can enroll in federally subsidized health plans that meet a common set of coverage standards. During Open Enrollment for the 2024 plan year, [more than 21 million people](#) signed up for health insurance through marketplaces nationwide. In Maine, [62,500 people](#) signed up for affordable health coverage on the state-based exchange, [CoverMe.gov](#).

There is another, equally important, component of the ACA. The law expanded Medicaid to make coverage available to low-income adults. In Maine, 100,000 Mainers with low income, many of whom work in important but low wage jobs, [now have coverage through MaineCare](#), Maine's Medicaid program. The result is that thousands of Mainers receive breast and colorectal cancer screenings and other medically necessary health care that they otherwise would have gone without.

State Level

Open Enrollment for 2025 plans is underway!

[CoverME.gov](#) Open Enrollment started on November 1, 2024, and will continue until January 15, 2025. Complete your application and select a plan before December 15th, and your coverage will start January 1, 2025. If you complete your application and select a plan after December 15th but before January 15th, your coverage will start February 1, 2025.

You can visit the [Plan Compare Tool](#) at CoverME.gov to review 2025 health plan options, and to check the plans' provider networks, drug lists, premiums, and out-of-pocket costs.

Reviewing plans provides consumers with an estimate of premiums, premium subsidies and possible other savings on out-of-pocket costs.

Call our Consumer Assistance Program at [1-800-965-7476](tel:1-800-965-7476) for help looking through the 2025 plans or to schedule an enrollment appointment. Don't wait until the last minute for help enrolling!

MaineCare "Unwinding" is coming to an end

The Office of Family Independence is sending out renewals for the final month of benefits to Mainers who maintained their MaineCare coverage during the pandemic even if they were no longer eligible. If you get a request to renew your MaineCare benefits, don't wait. If you fail to respond in time, benefits may end, or you may experience a gap in coverage.

Individuals no longer eligible for MaineCare can use CoverME.gov to apply for premium subsidies and enroll in a health plan. The Recently Lost MaineCare Special Enrollment Period (SEP) will end December 31, 2024. Individuals need to select this SEP when they apply. They have 60 days to enroll in a plan if they did not select one at the time they applied. Health coverage starts the first of the month following the month of plan enrollment.

MaineCare Member co-payments are in effect as of October 1st

MaineCare turned off co-payments for certain services during the Covid-19 Public Health Emergency to help people get the care they needed during the pandemic. MaineCare reinstated additional co-pays on October 1, 2024. Some co-pays returned in May of 2023. More information on the changes to MaineCare co-payments is available here: <https://bit.ly/mainegov-mainecare-copayments>

For questions about prescription drug co-pays, call the Pharmacy Help Desk at 1-866-796-2463.

Call MaineCare Member Services at 1-800-977-6740 for all other MaineCare questions.

Want to Know More?

NYU researchers report [memories are not only in the brain](#). Meet [Chonkus](#), a strain of algae that can help fight climate change. And chimps, it turns out, [appreciate an audience](#).

Need Health Insurance?

In addition to Open Enrollment at [CoverME.gov](#), some Mainers may qualify for a [Special Enrollment Period](#). But don't wait. Many special enrollment periods only last for 60 days.

Did you know that Mainers can apply for MaineCare anytime? It's true. Visit [CoverME.gov](#) for more information or apply online at [MyMaineConnection.gov](#).

Need help? Call our free, confidential, HelpLine at 1-800-965-7476 with questions. Our certified Maine Enrollment Assisters can also help with health coverage application questions.



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