

August 2025 Consumer Newsletter



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

It's August in Maine, and it has been HOT outside! Grab a cold drink, find an air-conditioned place to relax, and take a few minutes to read about this month's topics. This edition covers the MMR vaccine, MaineCare's Beneficiary Advisory Council, and some MaineCare changes. We also discuss dealing with grief, the health impacts of climate change, and define a health coverage term of the month.



With [measles on the rise](#) across the country, it's a good time to make sure you and your family members get the MMR (measles, mumps, rubella) vaccine if you haven't already. Getting vaccinated doesn't just protect you from measles, it helps prevent the spread of this dangerous and potentially deadly disease.

Measles is a viral disease that spreads easily through airborne transmission like coughing or sneezing, or by coming into contact with a contaminated surface then touching eyes, nose, or mouth. The virus can live in the air and on surfaces for up to 2 hours. The Maine Center for Disease Control and Prevention has [more information about measles](#) and the vaccine that prevents it.

Most health insurance plans cover vaccines as preventive medicine, so there will either be no cost or a low copay for the measles vaccine.

MaineCare's Beneficiary Advisory Council



Did you know that MaineCare has a [Beneficiary Advisory Council](#) (BAC)? Members include current MaineCare Members, former members, and caregivers of people with MaineCare. By sharing stories, ideas, and experiences, the BAC is working to make MaineCare (Maine's Medicaid program) and healthcare better for Mainers. The BAC's efforts will help people find the information, resources, and support they need, while making sure member insight reaches the partners, providers, and leaders shaping the future of healthcare in Maine.

Although membership applications are currently closed, the BAC is always open to hearing more ideas about how to make MaineCare and healthcare better. You can share your thoughts with the BAC using this [survey](#).

August 30th is Grief Awareness Day



Grief can happen to anyone, but everyone experiences it differently. Grief often occurs after a significant loss and may trigger a wide range of emotions including sadness, helplessness, hopelessness, anger, confusion, guilt, and sometimes even relief or joy. Some events that may cause grief include the death of a loved one or beloved pet, divorce or breakup, or another major event related to loss.

Grief can take a toll on [physical health](#) too. It can weaken the immune system and cause the nervous system to work harder than it normally needs to. For these reasons, grief may cause physical symptoms including restlessness, insomnia, fatigue, upset stomach and nausea. Grief can also cause headaches, heart palpitations, appetite changes, and the feeling of tightness in the chest or throat.

Everyone's grief journey is different. Grief doesn't "fit into neat boxes or timelines," according to the [Cleveland Clinic](#). There's nothing wrong with grieving, no matter how long it takes. If you're worried that grief is making it hard to live your life or take care of everyday tasks, speaking with a therapist or a grief counselor can help.

Contact griefsupport@namimaine.org or call 1-800-464-5767 ext. 2317, or [find a support group](#) when you're ready.



Are you concerned about changes to MaineCare (Maine's Medicaid program) as a result of the federal law that passed in July? There will be [changes to Medicaid](#), but most do not start for at least a year. [Most changes](#) will not go into effect until 2027. However, coverage for certain immigrant groups will change October 1, 2026. Currently, [MaineCare eligibility is not changing](#). For example:

- A single person with income below \$1,800 a month is still eligible.
- Children in a family of four with monthly income below \$8,172 are still eligible.
- An older adult or someone with a disability is still eligible if their income is below \$1,305 a month and they have assets below the asset limits.
- Non-citizens who are pregnant or under the age of 21 are still eligible if their monthly income is below the income limits.

[MaineCare](#) is still available for those who meet the eligibility criteria.

There are several ways to apply for MaineCare:

- Apply online using [My Maine Connection](#)
- Call the Office for Family Independence at 1-855-797-4357
- Visit your local DHHS office: <https://www.maine.gov/dhhs/about/contact/offices>
- [Print an application](#), complete it, and drop it off or mail it to the address on the form, fax it to 1-207-778-8429, or email it to Farmington.dhhs@maine.gov
- Call our Consumer Assistance HelpLine at 1-800-965-7476 for help applying

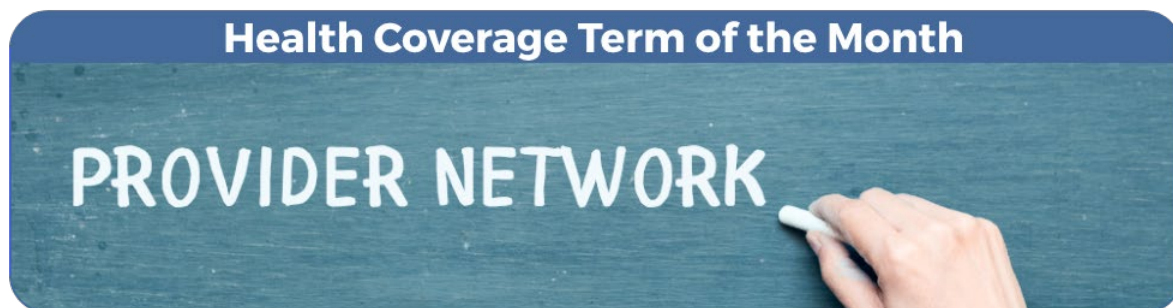


Think Maine's summers feel hotter than they used to? You're right. Climate change is making summertime warmer, even here in Maine. This June, some Maine cities [experienced temperatures](#) over 100°F with the heat index over 105°F. This caused [a spike](#) in emergency room visits due to heat-related illnesses.

Climate change is also increasing the risk and intensity of wildfires like the ones causing widespread damage in the US and Canada. Recently, Maine has been under an [air quality alert](#) from the National Weather Service due to smoke from ongoing [wildfires in Canada](#). The smoke from these fires is causing elevated levels of particle pollution, or fine particulate matter (PM2.5).

Higher levels of particulate matter can make symptoms worse in people with asthma and other respiratory conditions. According to an August 1st [article](#) in the *Portland Press Herald*, the highest rates of asthma in adults in the country are right here in Maine and other New England states like New Hampshire and Rhode Island.

Asthma and heat-related illnesses are just two of the many health concerns stemming from climate change. Warmer weather means [longer allergy seasons](#), and more [ticks](#) harboring tick-borne illnesses like Lyme disease. Climate change can also impact mental health by contributing to [stress and anxiety](#). It can also cause PTSD for those who live through extreme weather events. Climate change is impacting our health, whether we know it or not.



The term “provider network” refers to the providers, facilities, and suppliers that health insurance companies [contract](#) with to provide health care services. “In-network” providers are the specific doctors and other healthcare providers who have a contract with a health insurance company. These “in-network” providers deliver medical services to enrolled members at a negotiated rate. Choosing “in-network providers” usually means lower out-of-pocket costs, such as co-pays, deductibles, co-insurance and maximum out-of-pocket costs.

Some health plan types, such as [Health Maintenance Organization](#) (HMO) plans, have more limited provider networks. These plans provide a list of in-network providers. Providers that are not in network are not usually covered by the plan, so the member is responsible for the full cost. The cost is not counted towards the plan’s deductible or maximum out-of-pocket.

