

Maine’s Health Insurance Consumer Assistance Program Consumers for Affordable Health Care

Pursuant to 24-A M.R.S. §4326 (PL 2019)

Reporting period: 01/01/23 – 12/31/23

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Purpose: Maine’s Health Insurance Consumer Assistance Program (CAP) was authorized by statute to provide the following services:

- A. Assisting consumers with filing complaints and appeals with a group health plan, health insurance carrier, or independent review organization and providing information about the internal and external appeal and grievance processes of a group health plan, health insurance carrier, or independent review organization.
- B. Collecting, tracking, and quantifying inquiries regarding health insurance and problems encountered by consumers.
- C. Educating consumers on their rights and responsibilities with respect to health insurance coverage.
- D. Assisting consumers with obtaining health insurance coverage by providing information, referrals, or other assistance.
- E. Assisting with obtaining federal health insurance premium tax credits under Section 36B of the United States Internal Revenue Code of 1986, as amended (i.e.: assisting Mainers with exploring health coverage options and enrolling in coverage), and
- F. Providing information to the public about the services of the consumer assistance program through a comprehensive outreach program and a toll-free telephone number.

Consumers for Affordable Health Care (CAHC) is designated as Maine’s Health Insurance Consumer Assistance Program (CAP) by the Maine Attorney General and previously by Maine’s Bureau of Insurance. CAHC delivered CAP services statewide through three components: a toll-free HelpLine (1-800-965-7476), staffed by experts in eligibility and enrollment in private and public health insurance (who provide in-person enrollment assistance when necessary), outreach and education, and private insurance appeals and grievances.

Highlights: In 2023, Maine’s CAP fielded 7,256 calls (incoming and outgoing) from Mainers to our toll-free HelpLine. Consumer circumstances vary, but each caller needed assistance navigating the complex world of health insurance. Consumer stories include:

- **A Somerset County resident**, who recently lost her job and purchased insurance on the Marketplace for the first time. She wrote: *“the CAHC HelpLine really helped me navigate CoverME.gov and actually sign up. I have a little bit of self-employment income and my husband gets unemployment, so there were a lot of variables.”*
- **An Oxford County resident**, whose insurance company denied coverage for a cancer screening. She wrote: *“It was hugely helpful for me to have a professional resource during this upsetting, confusing dispute with my insurance company. Health insurance is complicated. Consumers are at a terrible disadvantage.”*
- **A Cumberland County resident** who had difficulty verifying his information. He wrote: *“The HelpLine staff made some calls for me and helped me get the issue resolved quickly.”*

These are only three people of the thousands CAHC helped in 2023. This report provides detailed information about the various services the CAP provided and the people we assisted.

Mainers often find the world of public and private health insurance overwhelming to navigate. Insurance plans and programs have different application and enrollment processes, complex eligibility criteria, burdensome documentation requirements, waiting periods, and, in the case of private insurance, limited opportunities to enroll. Furthermore, it is not uncommon for members of a single family to be eligible for different programs: one parent might have an employer plan, another parent might be eligible for a Marketplace plan under the Affordable Care Act (ACA), and the children eligible for the Children’s Health Insurance Program.

To complicate matters, the continuous eligibility requirement for Medicaid (MaineCare in Maine) enrollees included in the Families First Coronavirus Response Act ended in March 2023. Like other states, Maine has 12 months from April 1, 2023, to initiate redeterminations for all MaineCare enrollees. Mainers no longer eligible for MaineCare need to enroll in other coverage, for example employer-sponsored coverage, if appropriate, or an Affordable Care Act Marketplace plan to maintain health insurance coverage. Because MaineCare enrollment grew nearly 40% during the pandemic, the “unwinding,” as it is referred to among enrollment professionals, is a massive undertaking.

To reduce the likelihood MaineCare enrollees would fall through the cracks during this transition, CAHC worked closely and collaboratively with both the Office of Health Insurance Marketplace (OHIM, which administers [CoverME.gov](https://coverme.gov), Maine's state-based exchange for ACA plans) and the Department of Health and Human Services Office of MaineCare Services. The focus was two-fold: 1) educate Mainers about the necessity of responding to DHHS communication about eligibility redeterminations, and 2) assist people who were no longer eligible for MaineCare in obtaining other coverage.

In addition, in October 2023, eligibility for Maine's Children's Health Insurance Program (CHIP) was expanded for children and young adults under 21 from 200% of the Federal Poverty Level to 300%. As a result, more children living in Maine families with income at or below 300% FPL were eligible for low-cost coverage through MaineCare.

CAHC is ideally situated to assist Mainers in navigating these ongoing changes in their coverage options. Through its Consumer Assistance Program, CAHC helps consumers find, maintain, and fully maximize their health coverage. Activities include: responding to calls and emails about health insurance generally, helping Mainers sort through their health coverage options, supporting enrollments, assisting with appealing denials of coverage, developing and facilitating trainings for enrollment professionals statewide, engaging in outreach and education through traditional and social media, and providing presentations and enrollment assistance through in-person appointments, video conferencing technology, and web-based phone services.

ACA Open Enrollment starts in November and ends in January each year. During the reporting period, CAHC assisted consumers seeking coverage for 2023 plans from 1/1/23 until 1/15/2023 and assisted consumers seeking coverage for 2024 plans from 11/1/23 until 12/31/2023. Outside of those time periods, calls consisted of people seeking coverage through a [Special Enrollment Period \(SEP\)](#) because they were no longer eligible for MaineCare, had lost employer-sponsored coverage, or experienced another life change qualifying them for a SEP. People also needed help appealing a denial from their insurer or navigating safety net programs, including sliding scale community health clinics, hospital free care or prescription drug assistance programs. Open Enrollment (OE) for ACA 2024 Marketplace plans began on 11/01/23 and will run through 1/15/24.¹ As of 01/10/24, the Center for Medicare and Medicaid Services reported that 61,261 people selected an ACA Marketplace plan through [CoverMe.gov](https://coverme.gov).

CAHC Consumer Assistance Program Staff are certified as Maine Enrollment Assistants (MEAs) having completed OHIM's annual MEA training. MEAs are qualified to help consumers evaluate their private (and public) health coverage options and can help consumers enroll in coverage. CAHC also met with a consortium of statewide navigators/MEAs bi-weekly during the reporting period to keep abreast of enrollment news and information, changes in health policy that would affect consumers, and troubleshoot barriers some Mainers may face in enrolling in coverage.

¹ This report does not include CAHC Open Enrollment data after December 31, 2023.

Assisting with ACA enrollments is a complicated endeavor. Consumers must [compare plans on the CoverMe.gov website](#), check provider networks, and evaluate cost-sharing requirements. When consumers had access to a computer or mobile device, CAHC MEAs utilized video conferencing technology to assist. However, in-person enrollment assistance was always available to people who preferred or required it. In those situations, safety protocols were in place to protect both staff and consumers. If travel to Augusta posed a difficulty, CAHC referred the consumer to a [local assister](#). Phone enrollments were the most challenging because MEAs need to describe the multiple plans available to the consumer. Consequently, CAHC MEAs provided enrollment assistance by phone only when there was no other option available.

Consumer Assistance Program Services in 2023

A. Complaints and Appeals.

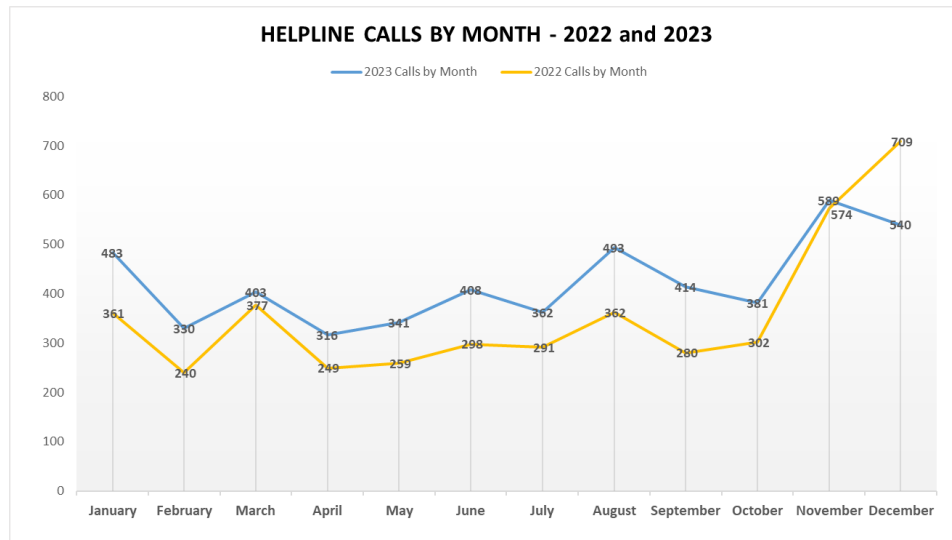
Complaints and appeals are particularly difficult matters for most consumers to handle on their own. Complaints notify regulatory authorities that an insurance company may not be adhering to the terms of a contract or complying with the law. Appeals involve time-sensitive filings with insurance companies seeking to overturn a denied claim for coverage, whether the basis of the company's decision is medical necessity or an exclusion. Asserting rights in both these contexts requires a sophisticated understanding of insurance practices.

CAHC offers several types of assistance for consumers with complaints and appeals. In some cases, CAHC staff handled the process directly as an authorized representative of the consumer. In other cases, CAHC staff provided consumers with assistance in understanding the appeals process and suggestions for self-advocacy. For a third group of consumers, people with greater health coverage literacy, resources, and understanding, CAHC makes a consumer guide available. CAHC's [Do It Yourself Health Insurance Appeal: A step by step guide to exercising your rights](#) was downloaded 2,699 times from CAHC's website.

During the reporting period, CAHC staff assisted 21 consumers with private insurance complaints and/or appeals, helping to secure at least \$34,805 in medical benefits. Collectively these matters required at least 166 hours of staff time.

B. Collecting, tracking, and quantifying inquiries about health insurance.

The CAP collects data on the number of HelpLine calls from consumers, enrollment professionals, health professionals, elected officials, and many others. The HelpLine fielded 7,256 calls (incoming and outgoing) in 2023, a 24.7% increase over 2022. Monthly call volume, as shown in the line graph comparing 2023 with 2022, was increased markedly across the board, with the exception of the month of December. Even then, the volume of calls in that month was high relative to all months in 2022. We attribute this shift to the very close collaboration with OHIM during Medicaid unwinding and Open Enrollment.



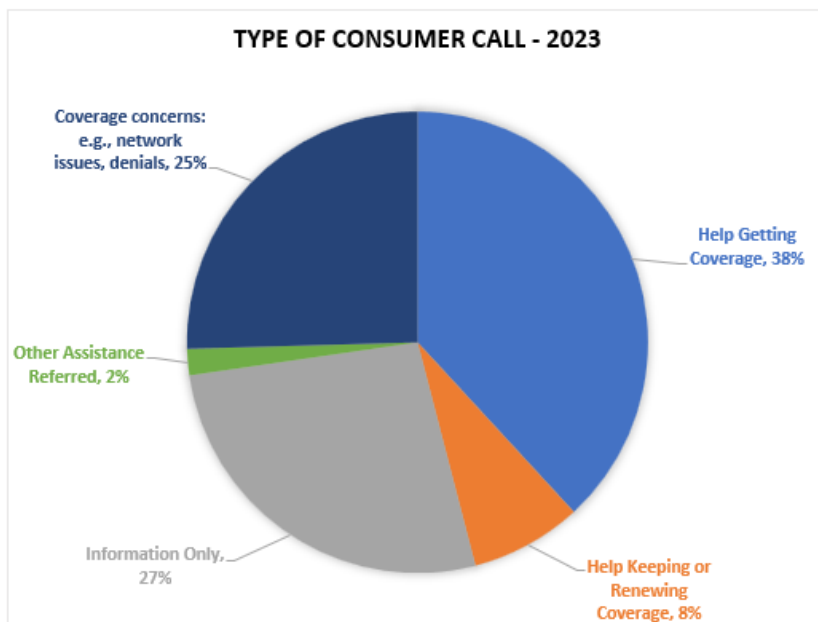
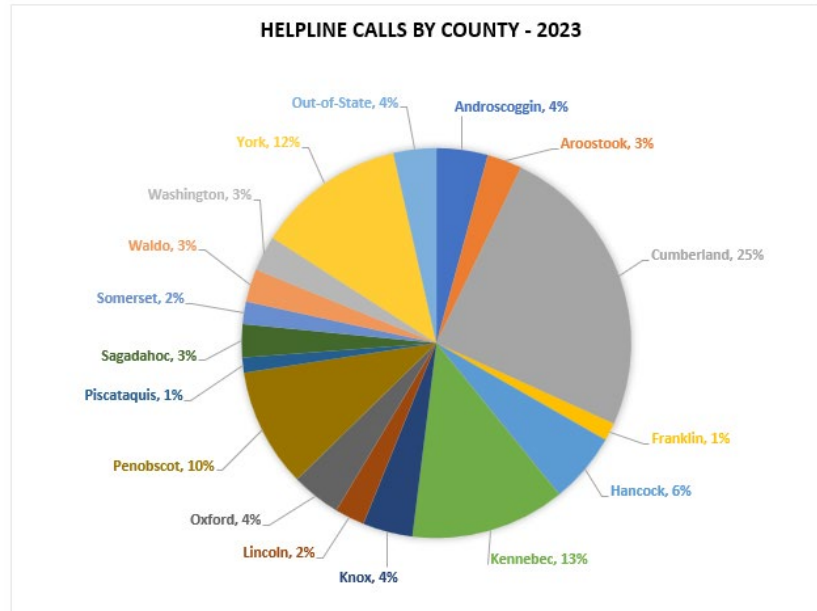
Average call time decreased 5 minutes, from 19 minutes to 14 minutes, in 2023. This positive development likely is attributable to fewer barriers consumers faced accessing help at CoverME.gov or through web-based technology as discussed below. 2023 marked the third year [CoverMe.gov](https://www.coverme.gov) was in operation. In addition, the updated [MyMaineConnection](https://www.mymaineconnection.com), a website used to enroll in public benefits, has been in operation more than a year. Overall, access to state resources appear to be improving, more efficient, and consumer friendly.

Many consumers rely heavily on CAHC's HelpLine for information about health insurance coverage, accounting for 91% of the total calls, an increase of 5% of calls over 2022. The next largest group of calls were from other MEAs, comprising 2% of the total. Calls from agents or brokers constituted 1.26% of the total. Other callers² comprised .95%. Elected officials represented .24% of the calls.

Providing assistance, trainings, updates, and support to other entities (hospital billing staff, community health centers, social service agencies, etc.) and other individuals who work with consumers, extends the CAP's reach. Often, agents and brokers rely on CAP program staff to help low-income Medicare Part B eligible Mainers/consumers enroll in the Medicare Savings Program and assist with MaineCare applications when a consumer is not eligible for the Marketplace. While calls from other enrollment professionals were down relative to prior years, a greater number accessed CAHC's trainings. Attendance at CAHC's trainings, not including replays through online links, increased nearly 75% in 2023.

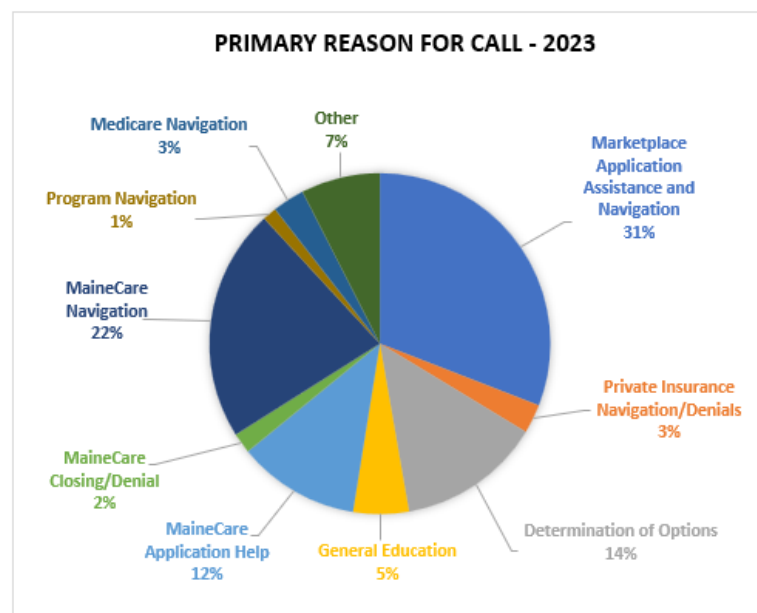
² Provider offices, hospital billing staff, etc.

CAHC tracks county data in order to inform our outreach and education efforts. The largest percentage of calls (25%) came from Cumberland, followed by Kennebec (13%), Penobscot (10%), and York (12%) Counties. According to the United States Census Bureau, 58% of Maine’s population resides in one of those 4 counties. Calls from York County increased 2 percentage points and calls from Franklin County increased 1.36%.



CAHC also tracks consumer calls by type, which provides a high-level picture of consumer concerns. As in 2022, callers who needed help getting coverage were the largest category of callers in 2023 (38%). Calls for general information about health insurance increased 7% as compared to the 2022 data, likely as a result of the MaineCare unwinding and need for some consumers to transition to ACA Marketplace plans.

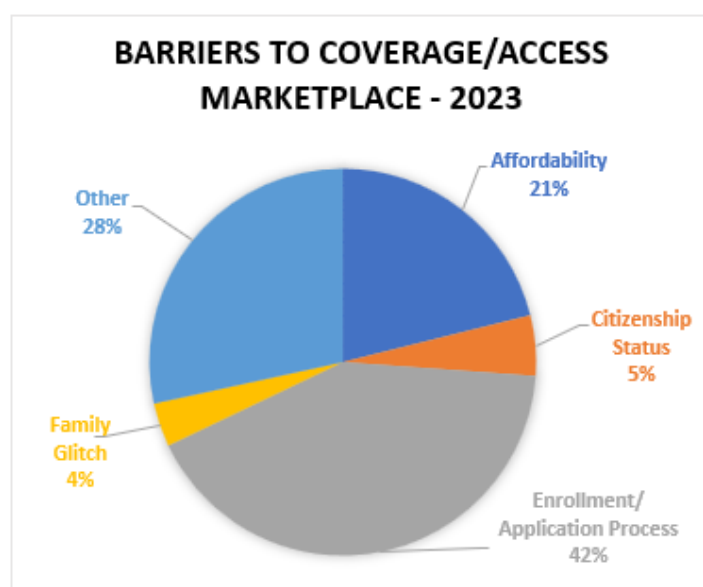
In 2023, 31% of all callers requested assistance with Marketplace application or navigation, representing a 6% increase over 2022. Further, MaineCare application help comprised 12% of calls, likely a result of the Medicaid unwinding. It is important to note, however, there can be significant overlap of issues in a consumer call. In Maine, it is not uncommon for a family to have multiple sources of health insurance: employer-sponsored coverage for one parent, Marketplace for another parent, and public health insurance for the children. Fourteen percent of calls involved determination of coverage options. Five percent pertained to general education about health insurance. Private insurance calls, Medicare, and other calls made up the balance.



CAHC engages in a significant amount of consumer education during HelpLine calls. As in 2022, education about the ACA Marketplace is the most prominent category. However, education about the Marketplace increased 4%, no doubt a result of the unwinding. CAHC also educates a significant percentage of consumers about issues related to private insurance, i.e., off-Marketplace plans and employer-sponsored insurance.

CAHC collects data regarding barriers to enrollment in health coverage. Affordability was reported as a barrier in 21% of calls, and that percentage is significantly higher than in 2022, where only 2.75% of callers reported affordability was a problem.

Other barriers to coverage were specific to individual consumers. They included issues with the [CoverME.gov](https://coverme.gov) compare plan tool; Marketplace plan ineligibility; tax related issues; incorrect MaineCare determinations; consumers who did not receive insurance cards; inappropriate enrollment in both MaineCare and a Marketplace plan; documentation issues; and APTC repayments. These barriers testify to the complex issues many Mainers face in understanding our health insurance system.



C. Educating consumers about their rights and responsibilities.

In addition to educating individuals through the HelpLine, CAHC maintains a [library](#) of educational, inclusive, downloadable factsheets on its website.³ These include factsheets about the Marketplace, MaineCare and Medicaid categories, specific programs designed to help underserved populations, health and dental clinics, prescription drug assistance programs, hospital free care, and other safety net programs. These factsheets are distributed by CAHC's network of enrollment professionals, at hospitals, health centers, community action programs statewide. CAP staff mailed or emailed 855 factsheets to individual consumers as appropriate during the reporting period.

CAP staff provide callers who are eligible for Marketplace plans, whether through SEP or during Open Enrollment, with in-depth education about private Marketplace coverage: how it is structured, what types of subsidies might be available to them, and how both Advanced Premium Tax Credits (APTC: subsidies to help decrease monthly premium costs) and Cost Sharing Reductions (CSR: help with deductibles and copayment for people with low income) work. The availability of these subsidies is an important component of making health insurance affordable for tens of thousands of Mainers. At the same time, consumers who take advantage of these subsidies incur significant responsibility. Callers need to fully comprehend that unexpected tax liability can result when an applicant's actual income, as compared to their projected income when they apply for coverage, increases over the calendar year.

In explaining the APTC subsidy, CAHC staff emphasize two points: 1) applicants should report any changes in income during the calendar year, and 2) applicants will be required to reconcile the APTC against their actual income when filing federal taxes and may have to pay back the subsidy if their income increases. CAHC considers this a critical educational piece so consumers who take advantage of the APTC are not caught unaware in the event of an income change.

D. Assisting consumers in obtaining coverage.

CAHC HelpLine Advocates assist consumers in obtaining health coverage by evaluating their options. This process begins with a thorough screening to determine whether they are or may be eligible for private insurance (and subsidies to help pay for that coverage) or public health insurance. It continues with CAP staff providing application and/or enrollment assistance as needed.

During Open Enrollment for 2024 Marketplace ACA plans,⁴ CAP staff assisted or enrolled approximately 2,414 consumers who appeared to be eligible for Marketplace plans, a 72% increase over 2022. In addition, at least 806 consumers qualified for a Marketplace plan under a [Special Enrollment Period](#), a 78% increase over 2022. Of the total, 197 individuals were in households eligible for the [temporary Special Enrollment Period](#) as a result of the Medicaid unwinding.

³ CAHC recently launched a new, more accessible website. At this writing, all fact sheets are being updated to ensure conformity with the 2024 Federal Poverty Level guidelines. The website will be updated to include revised factsheets as they become available.

⁴ These data reflect Marketplace assistance through December 31, 2023. Open Enrollment for ACA plans extended through January 16, 2024.

Assistance provided involved an in-depth explanation about Marketplace coverage, including topics such as: metal levels (bronze, silver and gold plans), defining and explaining costs (premiums, deductibles, out-of-pocket limits, co-payments and co-insurance) and the features each include, such as the types of subsidies associated with each, who qualifies for which type, what SEPS are and who qualifies, things to look out for when choosing a plan, and, the importance of reconciling tax credits when filing taxes. Enrollment assistance also included a review of the dozens of plans available to the consumer and discussion of plans that met their particular needs.

In contrast to the Marketplace, enrollment in MaineCare is available year-round if an individual or families meet certain income and other eligibility guidelines. Families who lose employer-sponsored private coverage (due to job loss or layoff) qualify for a Special Enrollment Period and are often eligible for a low-cost Marketplace plan or MaineCare. During the reporting period, CAHC Helpline staff assisted 2,030 people who appeared eligible for MaineCare. Of the total, 331 callers were people DHHS had notified of their annual renewal because of the unwinding who needed assistance with the process. Of that total, CAHC found 183 remained eligible for MaineCare.

In addition, during the reporting period CAHC made a substantial number of referrals. CAHC referred 676 callers to OHIM/[CoverME.gov](https://www.coverme.gov) for assistance with Marketplace coverage, more than double the referrals in 2022. This collaboration allows each organization to make specific use of its expertise. [CoverME.gov](https://www.coverme.gov) call center representatives troubleshooted or escalated technical issues; CAHC staff used eligibility and healthcare system knowledge to help consumers navigate and enroll in the correct program and select a plan that was best for each member of their household.

Referrals to DHHS in 2023 increased by 49.5%, from 596 to 891, likely as a result of the unwinding. CAHC referred 92 consumers to safety net programs or sliding scale clinics, 107 consumers to Area Agencies on Aging, 21 to other MEAs, and 404 to other consumer programs.

CAHC staff fielded 198 calls about hospital free care during the reporting period, assisted 42 consumers with applications, and sent the hospital free care factsheet to 9 consumers. The fact sheet was downloaded 1,881 times from the CAHC website.

Training other assisters or enrollment professionals:

An important means by which the CAP augments its impact is to ensure that enrollment professionals statewide have adequate training to assist Maine consumers in obtaining health insurance. CAHC continued to hold trainings virtually, which have the advantage of reducing geographic barriers to participation. They also allow for targeted trainings for specialized organizations in a cost-effective, timely manner.

CAP trainings had a total attendance of 1,122, including Maine Enrollment Assisters, brokers, hospital billing staff, and social service agency personnel:

- Workshops:
 - 3 Marketplace Workshops (04/25/23, 07/13/23 specifically for the [Maine Office of Population Health Equity](#) grantees, and 10/05/23)
 - 2 Assister Round Tables (10/17/23 and 10/19/22) where detailed information and training is provided to MEAs throughout the state prior to Open Enrollment.
 - A Marketplace Basics training for 15 community-based organizations (CBOs) grantees of the Office of Population Health Equity, Maine CDC on 07/13/23. These organizations represent minority communities such as Mano en Mano in Milbridge, New Mainers Public Health Initiative in Lewiston, and Wabanaki Public Health and Wellness in Bangor.
- Presentations:
 - A Filling the Coverage Gaps Presentation on 05/31/23
 - 2 AAA (Area Agencies on Aging) Marketplace updates (9/12/23 and 9/21/23)
 - 1 ACA plans webinar (10/31/23).
- Basic and advanced Medicaid trainings or presentations that overlap with Marketplace coverage or were directly related to the unwinding.
 - Beginning in March, CAHC hosted monthly presentations or “check-ins” with the 15 community-based organizations (CBOs) on the unwinding and how these organizations could assist Mainers who were no longer eligible for MaineCare transition to private Marketplace health insurance. Maine’s Navigator Consortium members also participated.
 - A presentation on the unwinding and other health insurance options for AARP members on 3/7/23, the Maine Department of Housing Homeless Hub Coordinators on 03/23/23
 - 2 presentations on the unwinding for grantees of Maine Health Access Foundation on 04/13/23 and 04/18/23
 - 2 presentations on the unwinding for Maine Primary Care Association in partnership with Western Maine Community Action on 04/24/23 and 04/28/23.
 - A presentation to Northern Light financial department staff on 05/17/23.
 - A presentation for the MaineHealth Access to Care team on 05/23/23
 - 3 MaineCare Basics trainings on 01/24/23, 03/21/23, and 09/07/23
 - 2 MaineCare Advanced trainings on 04/04/23 and 09/14/23
 - A presentation on the Children’s Health Insurance Program for Maine Access Immigrant Network on 09/20/23.

In addition, CAHC oversees an enrollment professional ListServ, which currently has 293 members representing social service and health care provider groups from across the state. The ListServ is an efficient means of crowdsourcing technical assistance to enrollment professionals, Maine Enrollment Assistors, and insurance brokers who have specific coverage and enrollment questions. It is also a means to reach out to assisters statewide when a referral is needed for a face-to-face enrollment in Marketplace coverage. CAHC posted 72 times on the ListServ; other members posted 33 times. There were 284 responses on the ListServ during the reporting period.

E. Assisting with obtaining federal health insurance premium tax credits.

In providing direct enrollment assistance, HelpLine staff helped various consumers realize at least \$1,646,562 in Advanced Premium Tax Credits (APTC) during the reporting period. Of the total, \$1,085,155 were realized during Open Enrollment: \$561,407 during SEP. In addition, through advanced advocacy with [CoverMe.gov](https://www.coverme.gov), CAHC helped consumers realize \$7,893 in APTCs. In those cases, CAHC assisted with correcting errors in the application. But for CAHC's advocacy, those errors might have prevented these consumers from enrolling in coverage altogether.

Many consumers enroll in Marketplace coverage on their own after receiving CAP HelpLine guidance. The subsidies they receive are not included in the total. Consequently, the true economic impact of HelpLine guidance cannot be measured in its entirety.

F. Outreach and education related to toll-free assistance.

CAHC publicized the availability of free, professional assistance in finding and understanding, health insurance in a variety of ways during the reporting period. These included staff appearances at virtual events, television and radio advertisements, the distribution of printed material, and earned and social media. CAHC's toll-free HelpLine number (1-800-965-7476) is listed on all private insurance Explanation of Benefit statements and on the Department of Health and Human Services' [CoverMe.gov](https://www.coverme.gov) website.

Department of Labor (DOL): CAHC continued to work closely with the Maine DOL to reach Mainers with employer-based health insurance who were laid off as a result of the COVID-19 epidemic and/or other economic factors. CAHC participated in 5 Rapid Response events in 2023: in Jay on 01/19/23 and 01/20/23, Scarborough on 04/18/23, Bangor on 07/26/23, and Baileyville on 11/22/23. CAHC's toll-free HelpLine number (1-800-965-7476) is on Department of Labor notices to filers for unemployment insurance.

In-person Events: CAHC participated in some in-person events in 2023, while remaining conscientious about COVID-19 precautions, including masking. These included:

- A resource fair in Livermore Falls on 02/27/23
- A resource fair at Winthrop High School on 03/16/23
- A presentation for students at Eastern Maine Community College on 03/16/23
- A job fair in Pittsfield on 07/12/23
- A presentation at the Family Violence Project on 09/12/23
- Tabling at the Maine Association of School Nurses on 10/21/23
- Tabling at the Maine Primary Care Association Annual Conference on 10/25/23

Media: CAHC participated in [Maine Calling](https://www.maine.gov/newsroom/press-releases) on 12/21/23, with Hilary Schneider, the Director of the Office of Health Insurance Marketplace, Kate Ende, CAHC's Policy Director, and Joanne Rawlings-Sekunda, the Director of the Consumer Health Care Division of the Maine Bureau of Insurance.

In addition, CAHC appeared in or published stories in newspapers or on television at least 70 times during the reporting period, promoting the end of Open Enrollment for 2023 plans in January and highlighting Open Enrollment for 2024 plans in November and December. Examples include:

- CentralMaine.com, 01/11/23, [State affordable health insurance deadline is Jan. 15](#)
- WMTW, 01/14/23, [Deadline for Mainers to sign up for health insurance is Sunday](#)
- Portland Press Herald, 03/07/23, [Maine launches campaign to ensure MaineCare recipients don't lose health insurance](#)
- Bangor Daily News, 03/08/23, [Maine prepares for end of pandemic-era Medicaid eligibility safety net](#)
- Maine Public, 08/10/23, [Most people have retained Medicaid coverage in Maine, according to health department data](#)
- Office of Governor Janet T. Mills, 12/13/23, [Governor Mills Urges Maine People to Sign Up by December 15 for Affordable Health Insurance Through CoverME.gov](#)

Television and Radio: In January, for the last two weeks of Open Enrollment for 2023 plans, CAHC ran 30-second radio ads promoting [CoverME.gov](#) and ACA plans and provided CAHC's toll-free, HelpLine number. The speaker said:

"Do you need health insurance? Visit CoverME.gov, Maine's health insurance marketplace, to shop for health insurance for 2023 now through Jan. 15. Last year, most Mainers who enrolled in a plan received help paying for their coverage. Look closely at your options since there may be a more affordable plan for you this year. Enroll through CoverME.gov by Jan. 15. Call Maine's Consumer Assistance Program HelpLine at 1-800-965-7476 for free, confidential assistance."

These ads ran on WCYY in Portland, WHOM, which broadcasts from Mt. Washington to all of northern New England, WJBQ in Portland, WEBB in Augusta/Waterville, and WMME in Augusta, reaching at least 185,700 listeners.

During September and October, CAHC ran ads to educate consumers about MaineCare unwinding. Ads ran in the Portland and Bangor catchment areas and included an ad in [English](#), in which neighbors discussed renewal notices from the DHHS. Other ads ran in [Somali](#), and [Arabic, French, and English](#), with the following information: If you have MaineCare watch for mail, text messages or emails from the state of Maine about when to renew your coverage. For help call this number 1-800-965-7476.

During November and December, CAHC ran Open Enrollment television ads in the Portland and Bangor catchment areas, featuring [a family of three](#). Ads reached an estimated 251,031 and 83,441 viewers in their respective catchment areas.

Thirty-second radio ads in the Portland, Augusta, Bangor, and Presque Isle markets during the same time period reached at least 185,700 listeners. The script read:

"If you need health insurance, now is the time to look into your options. Open Enrollment for Maine's Marketplace plans runs now through December 15 for coverage to start January 1st and ends January 16 for coverage to start February 1st. Explore plans at CoverME.gov or call Maine's Consumer Assistance Helpline at 1-800-965-7476 for free, confidential help enrolling in coverage that works for you. That's 1-800-965-7476."

Other paid media publications regarding Maine's CAP and coverage information included but were not limited to:

- A profile of CAHC in the Central Maine Nonprofit Guide, published by the Kennebec Journal and Morning Sentinel. The [feature](#) provided information about the Medicaid unwinding and provided the CAP's toll-free number.
- Stories published in Turner Publishing local weekly/monthly print and on-line news publications, including those directly mailed to nearly 200,000 households July and September, mostly in Western and Central Maine.

Other: The CAP engaged in other outreach and education activities regarding health coverage options and enrollment deadlines, including but not limited to:

- Frequent stories in Coffee CAHC, CAHC's blog, sent to 4,352+/subscribers. The blog always includes a message about health coverage, such as:

Do you know someone who needs health insurance? Learn about health coverage options, including MaineCare and special enrollment periods for Marketplace coverage at CoverME.gov or call Maine's Consumer Assistance Program at 1-800-965-7476

- Electronic and printed material distribution of health insurance options and deadlines through professional organizations such as Professional Logging Contractors and MaineShare
- Mailing of brochures, magnets, and business cards to town offices, health care providers (upon request), business, and community organizations
- Mailing of palm cards to 60 Hannaford pharmacies.
- Distributed palm cards to the Maine Center for Health (Cancer Care) in Augusta.



Social media: The CAP employs a number of social media platforms including Facebook, Twitter, and Instagram to inform Mainers about their health insurance options. CAHC posted information

about Open Enrollment and coverage options on Facebook 146 times during the reporting period, with a total reach of 63,955. There were three types of content: posts that promoted the CAP's services; posts that educated the public about availability of coverage through the ACA Marketplace including during SEP and that provided information about the state-based Marketplace, CoverME.gov.

CAHC tweeted about health insurance 148 times, with a reach of 8,225. CAHC posted on Instagram 157 times, reaching 6,224 users.

coverME.gov
AFFORDABLE HEALTH
COVERAGE FOR MAINE

HEALTH INSURANCE THAT FITS YOUR LIFESTYLE, AT A COST THAT FITS YOUR BUDGET.

Consumers for Affordable Health Care
February 7, 2023 · 🌐

Increased financial assistance is available to lower premiums and out-of-pocket costs, making coverage more affordable than ever before. Shop for and enroll in health insurance coverage that fits your budget at <http://CoverME.gov>!

To get your health insurance questions answered, call Maine's Consumer Assistance Program Helpline at 1-800-965-7476.

#ACA

Consumers for Affordable Health Care
September 15 · 🌐

If you have MaineCare, you'll be receiving an email or letter from Maine's Department of Health and Human Services about your MaineCare renewal.

For any questions you may have about #MaineCare and/or your renewal, call our free (and confidential) Helpline at 1-800-965-7476.

#unwinding... See more

Consumers for Affordable Health Care
September 15 · 🌐

Changes are happening with MaineCare

Stay connected to stay covered.
Be sure to complete and return your renewal form to keep you and your family covered. **Even if you are no longer eligible for MaineCare, your child might be!** Let's work together to make sure you and your family keep the health coverage you need.

Here are the two things you need to do:

- 1 Update your contact information. Visit MyMaineConnection.gov or renew by phone (855) 797-4357.
- 2 Look out for the envelope with a blue block, or an email if you signed up for e-notices. Complete and return your renewal form right away. If it's blue, it's time to renew!

Consumers for Affordable Health Care
July 26 · 🌐

Mudanças estão acontecendo na MaineCare. Vamos trabalhar juntos para garantir que você mantenha a cobertura médica de que precisa. Acesse ou renove por telefone (855) 797-4357. #UNWINDING #MAINECARE #MEDICAID

See Translation

Permaneça conectado para manter sua cobertura.

Mudanças estão acontecendo na MaineCare.

Vamos trabalhar juntos para garantir que você mantenha a cobertura médica de que precisa.

Veja aqui as duas coisas que você precisa fazer:

- 1 Atualize suas informações de contato.
- 2 Fique atento ao envelope com uma faixa azul. Preencha e entregue seu formulário de renovação imediatamente.

Se está azul, é hora de renovar!

Hey, Mainers!

Open Enrollment began November 1, 2023.

For coverage to start January 1st, 2024 enroll by **December 15th, 2023.**

The end of Open Enrollment and for coverage to start February 1st, 2024 is **January 16th, 2024.**

Need help navigating Open Enrollment at **CoverME.gov?**

Call us!
Consumers for Affordable Health Care
CONSUMER ASSISTANCE HELPLINE
1-800-965-7476
helpline@mainecahc.org

mainecahc.org

What Life Events Could Qualify you for a Special Enrollment Period?

- Losing or will soon lose comprehensive health coverage
- Becoming a Maine resident
- Adding a dependent (through birth, adoption, or fostering a child)
- Getting married
- Getting divorced or legally separated

Consumers for Affordable Health Care
March 31, 2023 · 🌐

Open enrollment through [CoverME.gov](https://www.coverme.gov) has ended, but you still may be able to enroll in an affordable health plan. Life events such as losing your job and employer-based coverage, moving, having a child and/or getting married may qualify you for a Special Enrollment Period.

To learn more, visit <https://www.coverme.gov/learn.../special-enrollment-periods> or call Maine's Consumer Assistance Program Helpline at 1-800-965-7476.

#aca #sep

Family Health Insurance Plans

Good news for families who need low-cost health insurance.

Updated NOV2022

Your family may be able to get help paying for health insurance.
Visit [CoverME.gov](https://www.coverme.gov) or call 1-800-965-7476 for free help learning about and enrolling in coverage.

Some extra help paying for coverage and a change in insurance rules makes coverage more affordable for families. One of the changes involves family coverage. If you are offered family coverage through work and that plan costs more than 9.12% of your total family income, your family may be able to get low-cost coverage through Maine's health insurance marketplace.

Consumers for Affordable Health Care
April 21, 2023 · 🌐

As of January 1, 2023 there is a new rule that can make health insurance more affordable for your entire family. If you are offered insurance at work for yourself, your spouse and your children, and premiums for that family plan cost you more than 9.12% of your total family income, then some or all of your family members may qualify for more affordable coverage through the health insurance marketplace. Download this Family Health Insurance Plans flyer for more information: <https://www.mainecahc.org/.../11/Family-Glitch-2023-Rule.pdf>.

#familyglitch #ACA See less

Conclusion: CAHC effectively served as Maine's Health Insurance Consumer Assistance Program, providing important outreach and education services to Maine people, including responding to over 7,200 calls to our toll-free, statewide Helpline. The Consumer Assistance Program helps Mainers understand their health insurance options, enroll in coverage, and appeal inappropriate denials of coverage. It also helps Mainers surmount barriers to accessing the health care and coverage they need. The CAP will continue to expand its reach until all Mainers have access to quality, affordable health insurance coverage.

For more information visit Consumers for Affordable Health Care at www.mainecahc.org **Consumer Assistance Program**, email helpline@mainecahc.org, or call 1-800-965-7476.