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 <u>1-800-965-7476</u> to learn about options and to get help applying for coverage.



Ask The Expert

Does MaineCare help cover costs not covered by insurance I have through my employer?

Yes. There are a number of MaineCare programs that can help enrolled members pay for medical costs even if you have employer coverage.

- MaineCare will cover most costs your employer insurance does not cover when you see an approved MaineCare enrolled provider. Your doctors will bill your private insurance first, and bill MaineCare second. MaineCare will often cover costs applied to your private insurance deductible and other out-of-pocket expenses.
- The <u>Private Health Insurance Premium</u> (PHIP) MaineCare limited benefit can help qualifying individuals pay the premium for your

- workplace health coverage. To learn more or apply for PHIP, call MaineCare Member Services at 1-800-977-6740.
- <u>Katie Beckett</u> coverage is available to children with a <u>serious health</u> <u>condition</u> whose family income is too high for no-cost MaineCare.
 Only the child's income and assets are counted for eligibility for this program. Enrolled families pay a premium based on the income of the parent(s). If a child has private health insurance through their parent, the premium is lower. To apply for Katie Beckett coverage, include a <u>MaineCare Disability Determination</u> form with the <u>MaineCare application</u>. The Maine Parent Federation's <u>Katie Beckett program guide</u> has more information.

Make sure children have the healthcare coverage they need this school year!

More Maine children are now eligible for no-cost health coverage through MaineCare. For example, children aged 0-20 in a family of four with monthly family income of \$7,930 or less can qualify for no-cost coverage. Parents may be able to save money on their employer sponsored family health coverage if their children have MaineCare. Older children (young adults), aged 19 or 20 and living on their own, may be eligible for MaineCare coverage if their income is below \$3,828 a month.



Immigration status is not considered when children or young adults apply for MaineCare. Families and young adults can apply at MyMaineConnection.gov or contact Consumers for Affordable Health Care at

 $\frac{\text{MyMaineConnection.gov}}{\text{1-800-965-7476}} \text{ or } \frac{\text{helpline@mainecahc.org}}{\text{mainecahc.org}} \text{ for more information or help with an application.}$

MaineCare Eligibility Review for all Members

MaineCare is reaching out to people enrolled in MaineCare to make sure they update their contact information. MaineCare is contacting people as an initial step in reviewing their eligibility for coverage. People who have not already updated their information with MaineCare should do so as soon as possible. MaineCare members should:

- 1. Update contact information. Members should make sure MaineCare has a current mailing address, phone number, email, or other contact information. Information can be updated by calling the Office of Family Independence at DHHS at 1-855-797-4357.
- 2. Check all mail and messages from MaineCare. MaineCare will mail members a letter (with a large blue block on the front of the envelope) or send a text message about their MaineCare coverage. This notice will let members know if they need to complete a renewal form to see if they still qualify for MaineCare. If you signed up for electronic messages, check the message center in your MaineCare portal for important renewal information.
- 3. Complete renewal forms on time and return them to MaineCare right away. If you do not, there may be a gap in your MaineCare coverage.

People who are no longer eligible for MaineCare may be able to get low-cost health coverage through CoverMe.gov.



August is National Breastfeeding Month

Did you know that most private health plans in Maine must cover <u>donor</u> <u>breastmilk</u> for a covered infant when the baby is medically or physically unable to receive maternal breast milk or participate in breast feeding? Donor breastmilk is also covered when an infant's parent is medically or physically unable to produce maternal breast milk.

There are other resources for breastfeeding parents. <u>WIC (Women, Infants, and Children)</u> is a program that provides nutritious food and support to parents who are pregnant, breastfeeding, chest feeding, or who had a baby in the last six months. WIC also provides nutritious food and support to infants and children up to age five. A <u>prescreening tool</u> is available through the USDA (United States Department of Agriculture).

Screening for Breast Cancer and Cervical Health Available

Routine screening mammograms are covered by private insurance at no cost to the insured individual. In addition, private health plans must cover follow up diagnostic breast imaging at no cost to the insured individual.

The Maine Breast and Cervical Health Program (MBCHP) provides breast and cervical cancer screening and diagnostic services to people who qualify for the program. In some cases, the program may help pay charges put toward an insured person's deductible or other out-of-pocket expenses related to follow-up tests. Visit MBCHP for more information about program eligibility. Know someone who needs help with health coverage? Have them call or email Maine's Consumer Assistance Program at 1-800-965-7476 or helpline@mainecahc.org.

National Immunization Awareness Month

August is National Immunization Awareness Month! Children may require immunizations to go back to school. The U.S. Centers for Disease Control published the schedule for recommended childhood vaccines like polio, chickenpox, diphtheria, mumps, and other infectious diseases. Your child's doctor can also tell you which vaccines they will need and when. Most immunizations are covered by insurance. Children receive vaccines at no cost regardless of their insurance status. Visit the Maine Immunization Program for more information about accessing vaccines in Maine.





Events

Bangor Community Resource Fair

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

Hosted by: <u>Food AND Medicine</u>, <u>Maine's Peer Workforce Navigator Project</u>,

<u>Together Place Peer Run Recovery Center</u>, and <u>Wabanaki Public Health and</u>

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.



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











P.O. Box 2490 None | Augusta, ME 04338-2490 US