

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.



Missed Open Enrollment & Still Need Coverage?

You can apply for coverage through MaineCare anytime at [MyMaineConnection](#).

People who don't qualify for MaineCare may be able to get Marketplace coverage after open enrollment if they qualify for a [Special Enrollment Period](#). Losing coverage due to job loss or other life changes such as getting married or moving may allow you to enroll during a short window of time.

Still Need to File Your Taxes?

The new [Easy Enrollment Tax Referral Program](#) could help you enroll in an affordable health plan at CoverME.gov. Here's how it works:

- By checking the boxes requesting insurance coverage information on your 1040ME tax form and filing your taxes, you are giving permission to the Maine Revenue Service to share your contact information with CoverME.gov.
- CoverME.gov will then call you or send an email or a postcard explaining how to enroll in coverage. You need to contact CoverME.gov to active the Special Enrollment Period. You will then have 35 days to enroll in a health plan.



April is National Minority Health Month

This yearly event raises awareness about the health inequalities that still exist among American Native/Alaska Native, and BIPOC members of our communities.

What is Health Equity?

According to the [Robert Wood Johnson Foundation](#), "Health equity means that everyone has a fair and just opportunity to be as healthy as possible,

which requires removing obstacles to health such as poverty and discrimination.” Providing access to affordable health coverage and services is one way to help reduce health inequities.

Health Coverage Options for Mainers

There are many coverage options in Maine including [MaineCare](#), Marketplace (at [CoverME.gov](#)), and employer sponsored coverage. MaineCare is available for Mainers who meet income and household guidelines. [Pregnant people, children, and young adults](#) may be eligible at higher incomes. New Mainers who are children or pregnant, regardless of immigration status, with income below a certain limit may be eligible for [MaineCare](#).

Marketplace coverage is available to Mainers who do not qualify for MaineCare, or are not offered affordable coverage through an employer. If you missed Open Enrollment for Marketplace coverage, you may be eligible for a [Special Enrollment Period](#).

If you or someone you know might benefit from information about health insurance coverage options, call us at 1-800-965-7476. We are here to help you.

Wellness Services for Wabanaki People

[Wabanaki Public Health and Wellness](#) serves the four tribes in Maine: the Mi'kmaq Nation, Penobscot Nation, the Houlton Band of Maliseet Indians, the Passamaquoddy Tribe at Indian Township, and the Passamaquoddy Tribe at Pleasant Point. Wabanaki Public Health and Wellness provides social and public health services focused on the culture of all Wabanaki people, while respecting and honoring their cultural knowledge. Each tribe has health centers for their citizens. [The Mi'kmaq Nation Health Department](#) is in Presque Isle. [The Penobscot Nation's health center](#) is on Indian Island. The Houlton Band of Maliseet Indians' [Health and Wellness Center](#) is in Houlton. The [Passamaquoddy Health Center](#) is in Princeton. Members of each tribe can contact their health center for more information about health and community services.



Health Coverage for Other Tribal Members

Members of federally recognized tribes and Alaska Native Claims Settlement Act (ANCSA) can enroll in health coverage at [CoverME.gov](#) anytime during the year. Members may qualify for premium subsidies that lower monthly premiums. Depending on income, some may also be eligible for other savings such as no health plan deductibles, copayments, or other out-of-pocket costs. More information is available here: [Information for Native Americans | CoverME.gov](#)

[MaineCare](#) is available to tribal members when their income is below the limit for their family size. A single person with an income below \$1800 a month may be eligible. [Children](#) in a family of four with an income below \$9,378 a month may be eligible.

Other Health Resources

[Community Health Centers](#) across the state help address inequities in health by providing care and services on a sliding fee scale to anyone regardless of their health status or ability to pay. Primary care, behavioral health care, and dental care are provided as well as support services to help people with educational, transitional, and transportation needs.

Hospital Free Care Maine Hospitals are required to provide Free Care to people below certain income levels, whether or not they have health coverage. Free Care can help with hospital bills or bills from providers who work for a hospital. Free Care can also help with out-of-pocket costs (insurance coverage applied to deductible or copayments).



It's Stress Awareness Month

Stress is a part of life for most people, but it can have serious health effects for some. Long-term stress is linked to serious health problems like high blood pressure, stroke and heart disease. Being aware of stressors and mindful of how stress may impact your well-being can help you manage your stress more effectively.

Stress Happens. Learning to Manage it Can Help!

Taking breaks, exercising, talking about your feelings, or practicing relaxation techniques like deep breathing or meditation can help manage stress. Talk with your health provider when you are not sure if stress is the cause of your symptoms, or if you do not feel better after doing some stress-reducing activities.

Does Your Health Plan Cover Stress-Related Services?

In Maine, most regulated health plans are required to provide the first primary care visit that is not your annual checkup at no cost to you. The second and third primary care visits have a co-pay. Behavioral health care visits are covered the same way. These health plan benefits can help you manage stress and its symptoms. Check with your health insurance company to see how your plan covers these services.

Help Is Available.

If you or someone you know is experiencing a mental health crisis, The Maine Crisis Line is available 24/7 at 1-888-568-1112. Clinically trained crisis workers provide intervention support by phone, text and chat. Callers can also be connected with services in their area including referrals to outpatient services, mobile crisis response, local crisis units, and inpatient services.



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