



Consumer Assistance News

Consumer Assistance HelpLine

1-800-965-7476

JUNE 2024

ISSUE #02



**Consumers for
Affordable
Health Care**

Consumer Assistance News provides information, tips, and updates that can 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.

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

Ask the Expert

I have a plan at CoverME.gov with premium subsidies*. I am getting a pay raise. What should I do?

CoverME.gov has a helpful guide for updating an application. It's important to update the application when there is an income change or a change in the size of your household.

Two things might happen when it's time to file income taxes for the year in which **premium subsidies*** were received. Added taxes may be due if your income turns out to be higher than what was estimated on the application. You might not have received the full amount of the subsidy you were eligible for if your income the year is lower than what you estimated. If this is the case, you may get an extra tax refund.

To avoid owing more taxes, the application should be updated when there is a change in income.

*Please see the Keywords section below for definitions.



National Pride Month

Happy Pride!

At CAHC, we celebrate all Mainers in their individuality, self-expression, and pursuit of joy, not only in June but throughout the year! Maine law has a [non-discrimination provision](#) and Maine's DHHS recently published a [Gender Affirming Care Coverage Guide](#) for people with [MaineCare](#).

Gender-affirming primary care, behavioral health services, hormone treatments, and some gender-affirming surgeries are covered by MaineCare, [CoverME.gov](#) Marketplace plans, and some employer plans. Self-funded employer plans or those plans provided through a religious organization may not cover these services. Check your plan for gender-affirming care coverage.

As proud allies of the LGBTQIA+ community, we're happy to help! If you think you have been denied medically necessary gender-affirming care, or if you need free, confidential assistance finding or enrolling in health coverage, please give us a call at [1-800-965-7476](#).



The Medicare Savings Program

Do you need help with Medicare costs?

Higher Medicare Savings Program Income Limits July 1st, 2024! Apply now!

The MSP can help pay monthly Medicare premiums and some out-of-pocket costs.

Depending on household income, MSP can help pay:

- Medicare Part B monthly premiums (physician and other medical care)
- Certain Medicare deductibles and co-pays and co-insurance

People with MSP qualify for the **Extra Help** Program which helps with:

- Medicare Part D monthly premiums (prescription drugs)
- Medicare Part D Donut Hole costs
- Medicare Part D out-of-pocket costs

Click [here](#) to learn more about the Extra Help Program .

There is **NO ASSET TEST** and **ESTATE RECOVERY** for MSP.

Click [here](#) to learn more about MSP.

For more information and help with applications:

- [Area Agencies on Aging](#) statewide toll-free number to connect with a local Area Agency on Aging is 1-877-353-3771. Listen for your county to be connected to the Agency that helps people in your area
- [Consumer Assistance Program HelpLine](#) at Consumers for Affordable Health Care at 1-800-965-7476.



Men's Health Month

Men of all ages can face health problems like heart disease, stroke, high blood pressure, and cancer. Healthy habits and preventive care services like annual checkups with a primary care provider, routine blood work to check cholesterol and blood sugar levels, a healthy diet, and regular exercise can help men maintain and improve their health.

You know that old saying that “an ounce of prevention is worth a pound of cure”? Well, so do **Minimum Essential Coverage*** plans! Most health plans are required to cover Preventive Care. Preventive Care is health care designed to prevent major health issues or detect them before they get worse. This includes regular checkups, mental health visits, and vaccinations, but it also includes screenings such as colonoscopies, mammograms, pap tests, and more.

In 2024, preventive coverage expanded to include follow-up diagnostic testing you may need after a preventive screening. Check with your insurance company to see how preventive health care is covered by your plan. If you do not have health coverage but need screenings and/or follow-up care, there are [Maine CDC Programs](#) that may be able to help. For more information about preventive care and screenings, visit [HealthCare.gov's Health Benefits & Coverage](#). If you need help understanding your coverage or need help finding coverage, call us at [1-800-965-7476](#).

*Please see the [Keywords](#) section below for definitions.

MaineCare Updates

The Office of Family Independence (OFI) has expanded call hours and now takes calls on Wednesdays.

If you have questions about your MaineCare application or annual renewal, you can call [1-855-797-4357](#) from 7am to 4pm, Monday through Friday for help.

TIP: Call as early in the day as possible to avoid longer wait times.

MaineCare has resumed annual reviews.

Look for notices from Maine DHHS including a large envelope with a blue block on the front. Some people will receive a **text message or email** about the need to renew. **Don't ignore these notices.**

If you have received a notice from MaineCare, it's important that you respond. Not responding may result in the loss of your coverage.

Call our Helpline at [1-800-965-7476](#) for help.





Bangor Community Resource Fair

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

Events

Hosted by: Food AND Medicine, Maine's Peer Workforce Navigator Project, Together Place Peer Run Recovery Center, and Wabanaki Public Health and 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.

***Keywords**

Premium Subsidies are advanced premium tax credits (APTCs). Premium Subsidies lower the monthly premium amount a person pays for a health plan at CoverME.gov. The premium subsidy is based on the applicant's income, their family size, and the number of persons in the family who need coverage.

Example: Anna and Kyle are married and have two children. Anna needs coverage. Kyle has insurance through their job. The children have MaineCare. The family's income is \$75,000. Anna's family size is 4. Kyle is not eligible for premium subsidies. The premium subsidy for Anna is about \$250 a month, which means her monthly premium payment will be \$250 less than it might otherwise be.

Minimum Essential Coverage plans are required to cover the 10 essential health benefits and meet minimum values.

All plans offered in the Marketplace cover these 10 essential health benefits:

- Ambulatory patient services (outpatient care you get without being admitted to the hospital)
- Emergency services
- Hospitalization (like surgery and overnight stays)
- Pregnancy, maternity, and newborn care (both before and after birth)
- Mental health and substance use disorder services, including behavioral health treatment (this includes counseling and psychotherapy)
- Prescription drugs
- Rehabilitative and habilitative services and devices (services and devices to help people with injuries, disabilities, or chronic conditions gain or recover mental and physical skills)
- Laboratory services
- Preventive and wellness services and chronic disease management
- Pediatric services, including oral and vision care (but adult dental and vision coverage aren't essential health benefits)

All CoverME.gov Marketplace plans meet these requirements. If you are wondering if your plan meets these requirements or need help finding a plan that does meet these requirements, call 1-800-965-7476.



**Consumers for
Affordable
Health Care**



Consumer Assistance HelpLine

1-800-965-7476

helpline@mainecahc.org

mainecahc.org

