
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.



February is International Prenatal Infection Prevention Month

Prenatal infection is a bacterial or viral illness that is passed from a pregnant person to their baby during pregnancy or delivery. Regular prenatal care can detect or prevent infection in pregnant people and help prevent transmission to the baby. In Maine, prenatal care is covered by most regulated health medical insurance plans, qualified health plans at CoverME.gov and by MaineCare.

Pregnant and Need Insurance?

Pregnancy is a life event that may qualify a person without insurance for a [Special Enrollment Period](#) (SEP) at CoverME.gov. People who qualify for a SEP may be able to enroll in health insurance outside of open enrollment. Pregnant people may qualify for [MaineCare](#) coverage, even if they were not eligible for MaineCare in the past. For example, [MaineCare income limits](#) are higher for pregnant people. Pregnant people who fall within the MaineCare income limits may be eligible regardless of immigration status.

What Does MaineCare Cover for Pregnant People?

When someone is eligible for pregnancy MaineCare, their prenatal care and delivery are covered. MaineCare is available for 12 months after delivery. Babies can also have MaineCare for 12 months after they are born. People can [apply](#) for MaineCare at any time. [Children and young adults](#) are also eligible for MaineCare at higher income limits.

Call [Maine's Consumer Assistance Program](#) HelpLine at 1-800-965-7476 if you need help understanding coverage options for pregnant people.



Ask The Expert

Q: Can I still get Marketplace coverage if I missed open enrollment?

A: You or others in your household may be eligible for a "Special Enrollment Period" when you file your taxes. The Easy Enrollment Tax Referral Program is another way to get Marketplace coverage, even if you missed the open enrollment deadline. You can get more information about getting health coverage by checking the boxes in the "Health Coverage" section on your state tax form 1040ME or when you file online.

A screenshot of a tax form section titled "HEALTH CARE COVERAGE". A blue arrow points to the section. The text reads: "See the instructions and check each box that applies." Below this are four questions, each with a checkbox. Question 36a is checked. Question 36e has three sub-options, each with a checkbox.

See the instructions and check each box that applies.

36a. I would like the Maine DHHS, Office of the Health Insurance Marketplace ("[CoverME.gov](#)") to contact me to see if I or my household qualify for free or reduced-cost health coverage. I authorize MRS to share the information indicated in boxes 36b through 36e with [CoverME.gov](#).

36b. I **do not** have health care coverage

36c. My spouse **does not** have health care coverage.

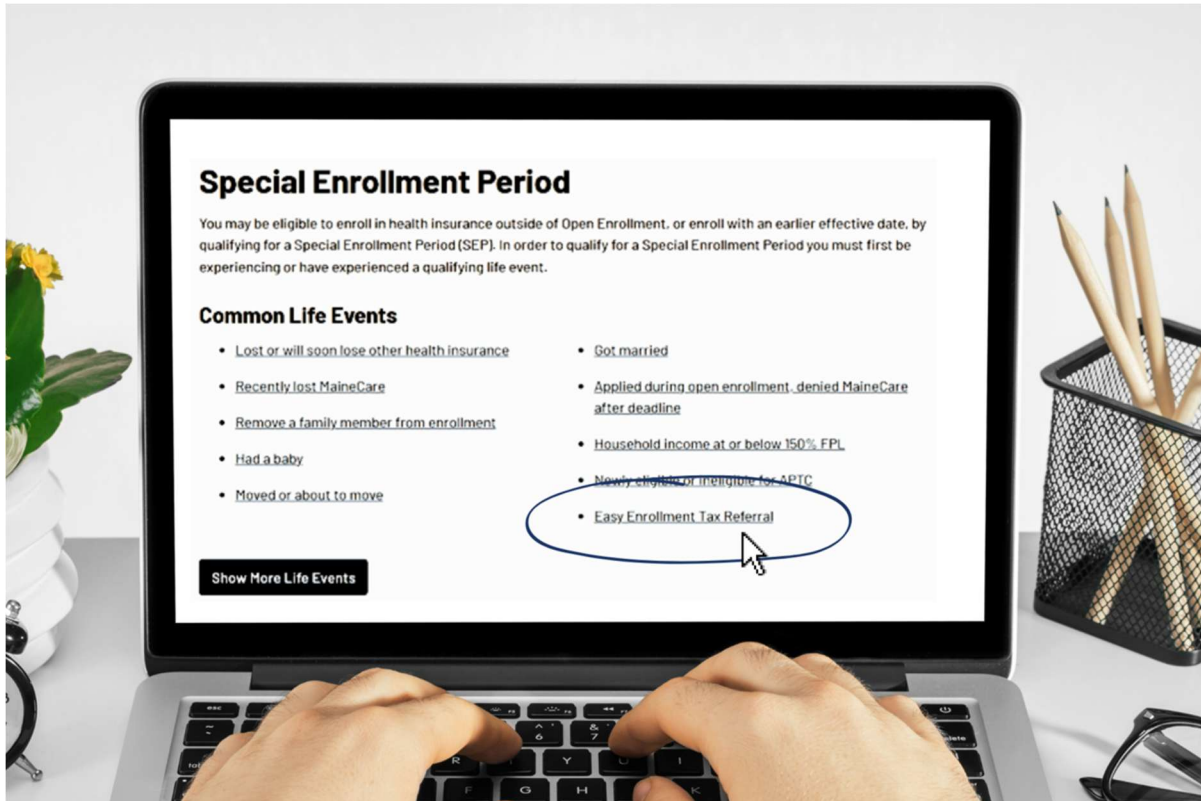
36d. One or more of my dependent(s) **do not** have health care coverage

36e. My preferred method of contact is (select one): Mailing address listed on page 1
 Phone number listed on page 1
 Email address listed below

What Happens Next?

When you check the boxes, Maine Revenue Services will share your contact information with CoverME.gov. You will be contacted by mail, phone, or email to tell you how to sign up for health coverage. Once you have been contacted by CoverME, you will need to call 1-866-636-0355 to activate your Special Enrollment Period. After that, you will have 35 days from the date you called to enroll in a health plan.

You can enroll by logging into your account or creating a new one at CoverME.gov. You can then start an application using the "Easy Enrollment Tax Referral" Special Enrollment Period.



If you need help to request this SEP, complete an enrollment, or select a plan, call Maine's Consumer Assistance Program HelpLine at 1-800-965-7476.

It's Cancer Prevention Month!

Early detection saves lives. Routine screenings such as [colonoscopies](#), [mammograms](#), screenings for prostate or [lung cancer](#) and [pap tests](#) can help find cancer early when it is easier to treat. The [Affordable Care Act](#) provides coverage for some cancer screenings at no cost to you, even if you have not met your health plan's deductible.



Are Screenings Covered?

Mammograms performed by in-network providers are covered with no cost to you by your health plan. A follow up mammogram, breast ultrasound, or breast MRI for further diagnostic purposes is also [covered](#) at no cost to you. Health plans that work with health savings accounts do not have this follow up screening benefit.

[Colonoscopies, pap tests, and lung cancer screenings](#) by in-network providers are covered by fully insured health plans at no cost to you. There may be charges for [prostate cancer](#)

[screening](#). Check with your insurance company to learn how prostate cancer screening is covered.

Screenings for cancer prevention are covered when provided by a MaineCare provider. MaineCare members can call MaineCare Member Services for more information about covered services at 1-800-977-6740.

[The Maine Breast and Cervical Health Program](#) can help with the costs of mammograms and pap tests. People with or without [health insurance](#) can apply. Call the Maine Breast and Cervical Health Program at 1-800-350-5180 for more information.



February is National Children’s Dental Health Month

Good oral health starts in childhood, but it’s important at every age. Barriers such as cost, lack of transportation, language or cultural differences, not being able to find a dentist or fear can block a child’s access to oral care. School-based Oral Health Programs improve access to dental care by taking down barriers for usually include: oral screenings, dental education, fluoride applications, sealant placement, and referrals for follow up dental care. Check with your child’s school to see if there’s an oral health program available to them.

Other Options May Be Available!

The [Maine Oral Health Program](#) through the Maine Center for Disease Control and Prevention has a list of providers who accept MaineCare. MaineCare Members can also call Member Services at 1-800-977-6740, for more information about dental services covered by MaineCare and for help finding a dentist.

Some marketplace health plans at [CoverME.gov](#) include pediatric dental coverage. Separate dental plans are available through [CoverME.gov](#). You can enroll in a separate dental plan if a life event triggers a Special Enrollment Period, or during the annual Open Enrollment Period.

[Delta Dental](#) and [Anthem](#) offer dental plans in Maine.

Many [health clinics](#) throughout the state provide oral health care on a sliding scale basis. Most clinics accept MaineCare or private insurance.