



Consumers for  
Affordable  
Health Care

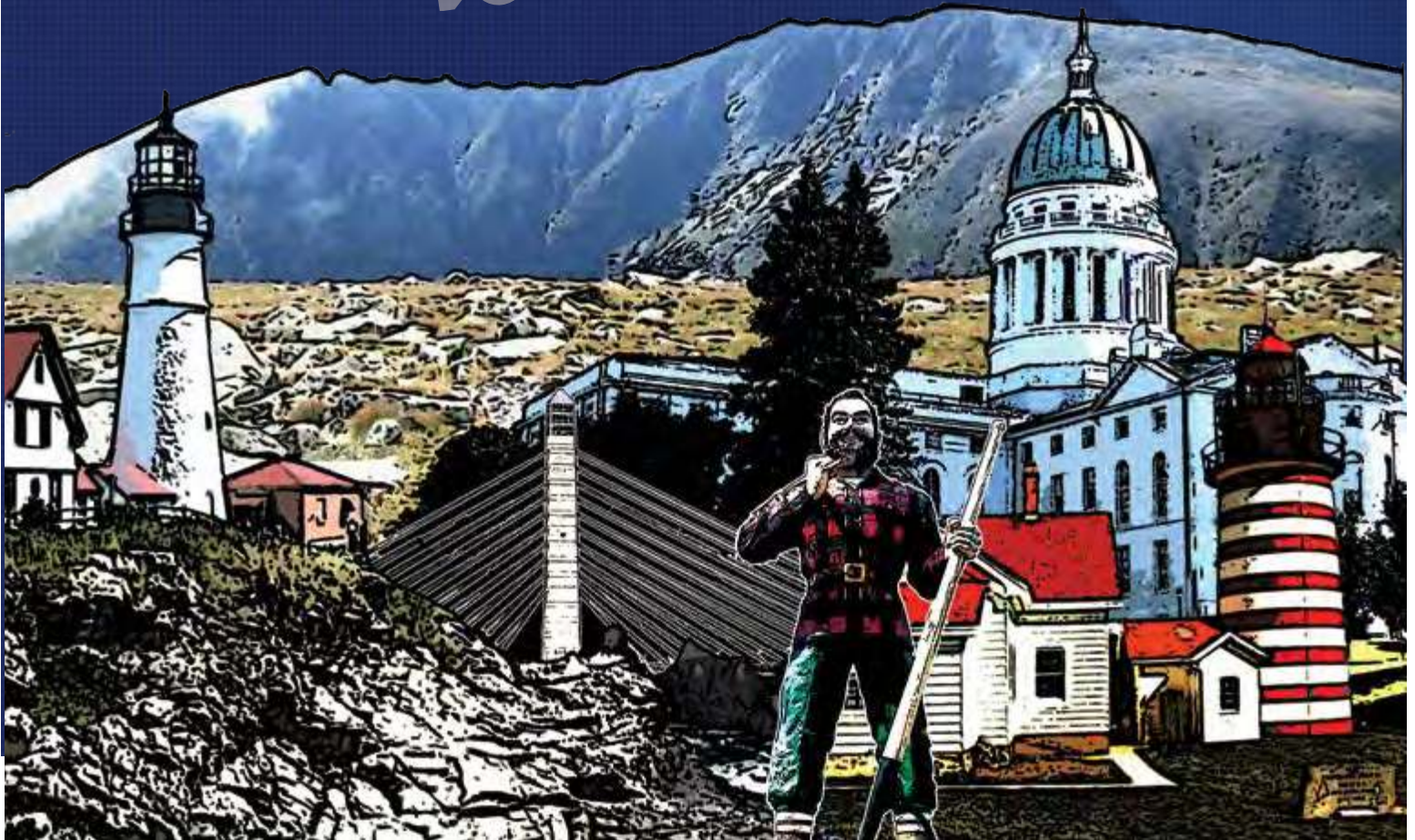
2016  
ANNUAL  
REPORT

# WHERE

YOU NEED US

# WHEN

YOU NEED US





Dear Friend,

In February 2017, President Donald Trump proclaimed to a group of governors, "Nobody knew health care could be so complicated."

Well. At Consumers for Affordable Health Care, we knew.

We knew because we have been fighting for quality, affordable health care for everyone in Maine for nearly 30 years.

In 2016 alone, we helped over 5,800 people navigate a bewildering health care system that often left them feeling powerless, recovering over \$150,000 for Maine people in denied medical claims and helping hundreds find quality, affordable coverage on the Health Insurance Marketplace.

We made sure that the voice of Maine consumers was heard in rooms where the voices of health care or insurance industry speak so loudly. We successfully fought to preserve hospital free care, a vital safety net for Mainers who have no other options. We advocated for consumers when insurance companies proposed double digit premium increases. And we successfully passed a bill that requires the Maine Department of Health and Human Services to contract with a Maine nonprofit to provide advocacy services to people who have MaineCare.

Over the last year, we engaged in a comprehensive strategic planning process and emerged as an even stronger, more vibrant organization with a refreshed mission:

*To advocate for Maine people to be heard, respected, and well-served in a health system that provides coverage, access, and quality, affordable care to all.*

The threats we now face have only strengthened our resolve. We will continue to fight.

We will fight to protect the gains in coverage that we have made under the Affordable Care Act.

We will fight against huge cuts to Medicaid that threaten the care so many families, older Mainers, and Mainers with disabilities rely on.

We will fight to ensure that more Maine people get quality, affordable health care they can afford. And through it all, we will make sure that consumers always have a voice at the table.

No matter what happens, we are here for the people of Maine where you need us, when you need us.

Best,

Emily Brostek

**IN AUGUSTA...**



**CAHC  
2016  
POLICY**

**ACCOMPLISHMENTS**

...fighting to make sure that the state met its obligation to maintain an ombudsman program to monitor MaineCare (LD 1498), organizing the Legislature to override the Governor's veto.

...continuing to fight for Medicaid expansion, relentless in our work to fulfill our mission – that all people in Maine have access to quality, affordable health care.

...monitoring and opposing the huge rate increases requested by Maine's insurance companies in the individual market.

...partnering with Maine Transgender Network to hold listening sessions with LGBTQ consumers across the state on their experiences with health coverage in Maine, presenting our findings in a report to Maine's Bureau of Insurance.

...working with other stakeholders to successfully convince the Portland City Council to drop the exclusion on transgender care and coverage in Portland's municipal health plan.

**HELP US DO THE WORK WE DO.** Visit [mainecahc.org](http://mainecahc.org) and click on "Donate" for more information.



THOUSANDS OF TIMES A YEAR, WE'RE READY  
WHEN MAINE PEOPLE NEED EXPERT ANSWERS

**5,818**

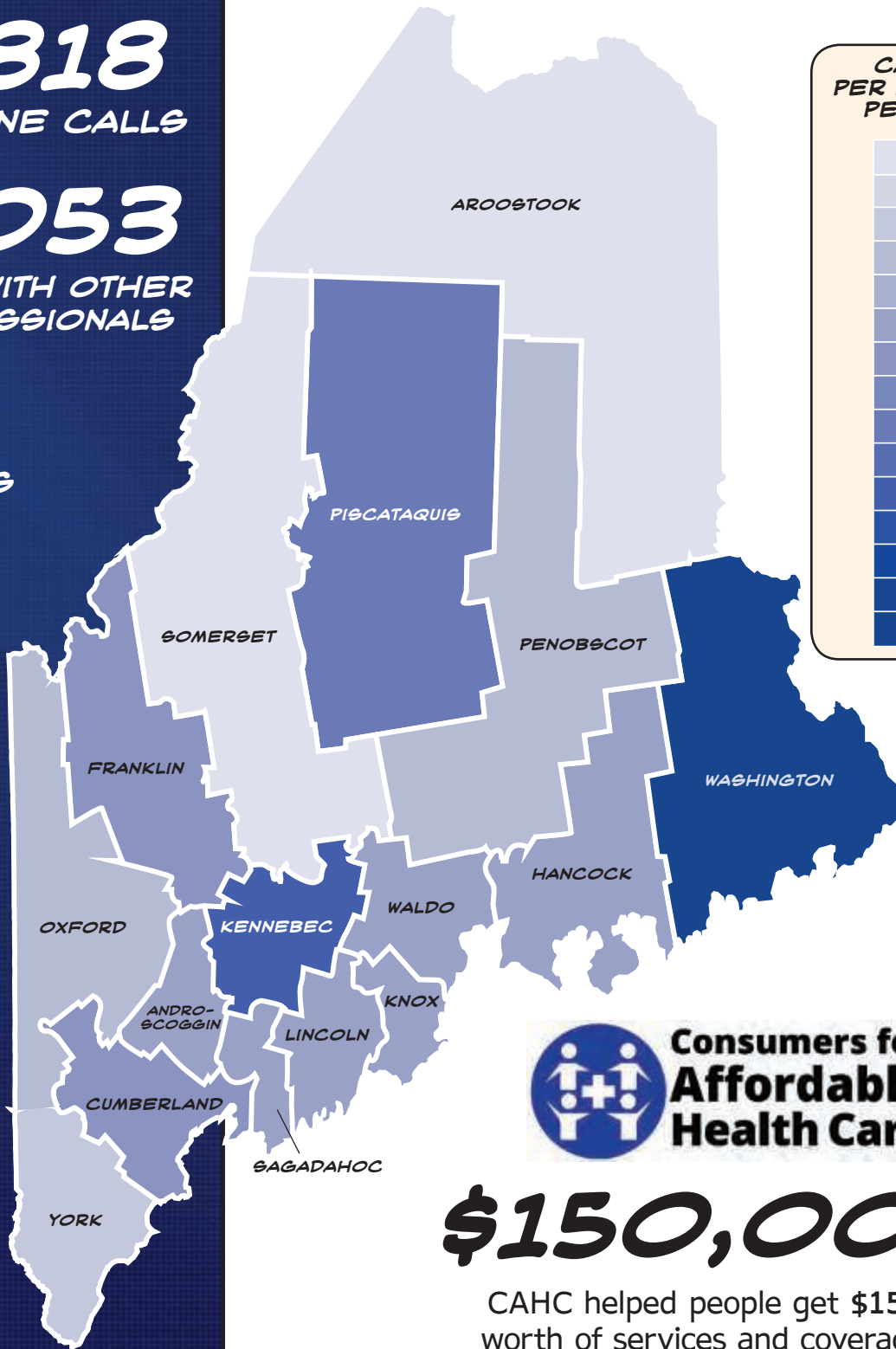
HELPLINE CALLS

**1,053**

CALLS WITH OTHER  
PROFESSIONALS

**21**

APPEALS  
CASES



**Consumers for  
Affordable  
Health Care**

**\$150,008**

CAHC helped people get \$150,008  
worth of services and coverage that  
had been initially denied!

HELP US DO THE WORK WE DO.

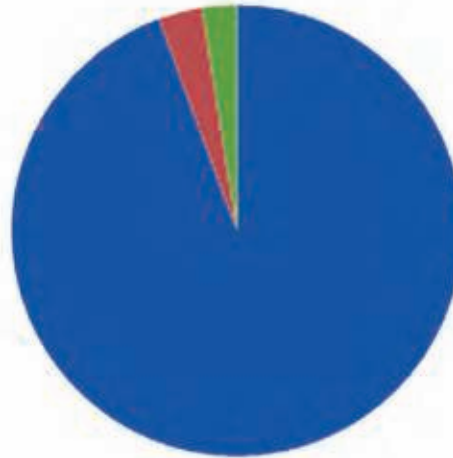
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**DONATE**

# 2016 FINANCIAL DATA SUMMARY

## Income

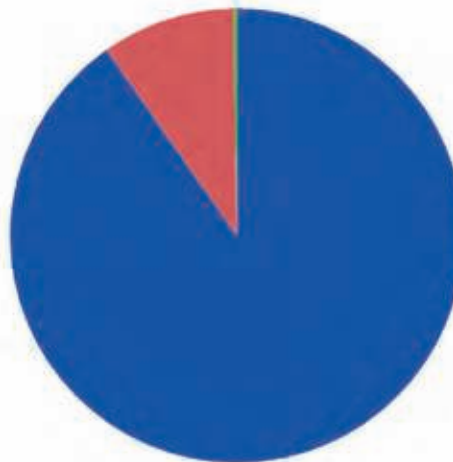
Foundation Grants	781,162
Donations	26,019
Events & Other	20,417
Interest/Other	139
<b>Total Income</b>	<b>827,737</b>



- Foundation Grants
- Donations
- Events & Other
- Interest/Other

## Expenses

Program	741,730
General & Admin.	78,198
Fundraising	1,774
<b>Total Expenses</b>	<b>821,702</b>



- Program
- General & Admin.
- Fundraising

Changes in Net Assets	6,035
Net Assets Beginning of Year	374,525
Net Assets End of Year	380,560

HELP US DO THE WORK WE DO.

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**DONATE**

## MEANWHILE, FROM ALL OVER MAINE, THE CALLS CAME IN...

**5,818** HELPLINE CALLS

**2,856** UNIQUE CALLERS

**1,287**

General Questions and InFormation

**721**

Changes in Coverage

**1,007**

Insurance Issues

**1,966**

Help Resolving Complex Issues

**837**

Looking to Get Coverage or Other Help

**W**hen Erik first called the HelpLine two years ago, he and his son were both uninsured.

They had previously been covered by MaineCare, but had lost it six months earlier when DHHS determined they were no longer eligible.

Erik has a heart condition and worried he wouldn't be able to buy health insurance with his pre-existing condition. So, after they lost MaineCare, Erik started paying for their health care out of pocket- but the medical bills quickly piled up. Erik says, "It was stressful to know that every time I went into the hospital I was building up this debt." Despite the costs, he couldn't risk going without care, "I would have if I was younger, but at that point, since my health was such an important thing, I just did it and said 'I'll worry about it later.' But it was scary knowing that I would have to pay it back." Now, more than two years later, Erik is still paying off his medical bills from the six months he was uninsured.

After going without coverage for half a year, Erik learned the ACA protected people with pre-existing conditions and that he couldn't be denied or charged more for coverage because of his heart condition. Erik says, "As soon as I heard that, the lights went on and I just got going." He called the CAHC HelpLine and set up an appointment to enroll in coverage.

During Erik's appointment, it became clear to CAHC staff that his son was eligible for low-cost MaineCare. CAHC contacted DHHS and discovered that DHHS had miscalculated Erik's income when they had terminated his son's coverage. Through help from CAHC, Erik got his son's MaineCare coverage back and purchased a plan for himself through the Health Insurance Marketplace.

Because of the consumer protections and financial assistance under the ACA, Erik could enroll in coverage and get care he needed without accumulating debt. Getting his son's MaineCare back also helped, he says, "It's really nice now when booster shots are covered. It's just a sense of relief. That's the biggest thing: peace of mind."



*"I was at a complete loss. . . I'm very grateful for all the help I've gotten at CAHC."*

Erik knows firsthand the importance of having access to quality, affordable coverage, "I think it behooves everyone for everyone to be able to get health care so they don't have to stress out about themselves or their children... It's scary not having insurance and the older you get the scarier it gets. Even when you're younger, anything could happen. Everyone should be covered."

Here at CAHC, we couldn't agree more! If you have questions about your coverage options, medical bills, or would like to help ensure all Mainers can get quality, affordable health care, CAHC is here for you, too!

**CALL US!**

If you have questions about your coverage options, medical bills, or would like to help ensure all Mainers can get quality, affordable health care, CAHC is here for you, too!

**CALL OUR HELPLINE TODAY  
AT 1-800-965-7476.**



**WHERE YOU NEED US,  
WHEN YOU NEED US**

Consumers  
for Affordable

Health Care is an essential resource for not only Mainers, but for our navigator team here at Planned Parenthood. From their hotline to their MaineCare info sessions, CAHC has provided us with endless materials to best help our patients navigate the healthcare system, especially with the rollout of the new MaineCare Limited Family Planning Benefit. —*Jessica Milinichik, Planned Parenthood of Northern New England*



**IN 2016, CAHC DISTRIBUTED  
MORE THAN 152,938  
EDUCATIONAL MATERIALS.**

When people across Maine had questions about MaineCare, the ACA, free or sliding scale care, or specialized programs, we could get them the information they needed.

The hands-on examples  
and reference tools were most  
helpful. Can't wait for next year.  
—*Teri Marino, Maine General  
Medical Center*

There are not enough  
superlatives for the kind,  
attentive, diligent, patient, dedicated  
and thorough staff at Consumers for  
Affordable Health Care!  
—*Joan E Carey, Ph.D.,  
HelpLine Caller*

Before I talked to you, I was crying  
my eyes out. We spent an hour and a half on the  
phone, you were very patient, calm, and made me feel  
like we were going to get through this. Before we hung  
up, I found a plan that would cover my insulin. You were  
a huge help. Thank you so much!"  
—*Jennifer Blanch, HelpLine Caller*

## CAHC Staff

Emily Brostek, MPH, CHES  
*Executive Director*

Steve Butterfield  
*Policy Director*

Kathryn Ende  
*Consumer Assistance  
Program Manager*

Katie Lathe  
*Bookkeeper*

Valérie McAuslin  
*Office Manager*

Stu Rogers  
*HelpLine Advocate*

Helen Roy  
*HelpLine Advocate*

Mary Schneckenburger, M.Ed.  
*Education & Outreach Manager*

Julia Underwood  
*Associate Director*

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Gwen Simons Esq., PT, OCS,  
FAAOMPT



**Consumers for  
Affordable  
Health Care**

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

P.O. Box 2490,  
Augusta, ME 04330

[www.maine cahc.org](http://www.maine cahc.org)

HelpLine: 1-800-965-7476

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