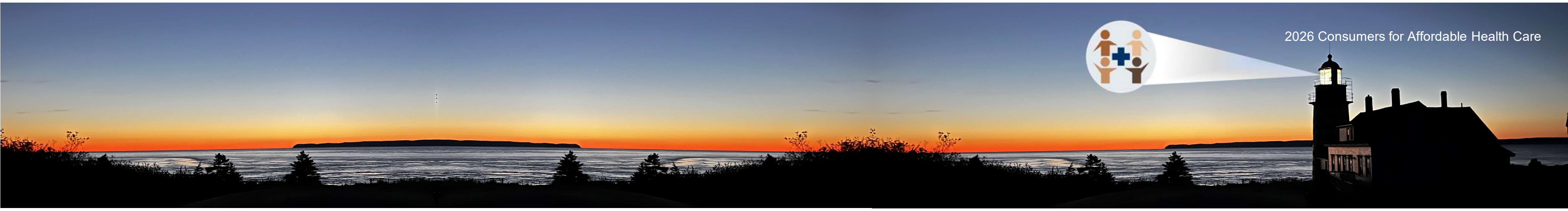
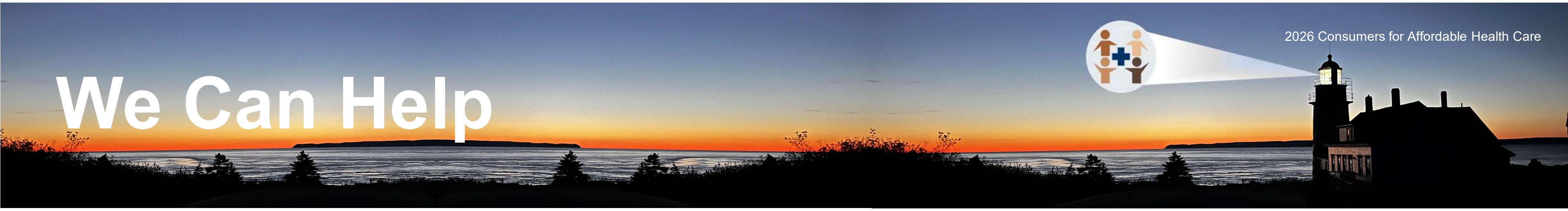


Consumers for Affordable Health Care and your Health Coverage Options

9th Health Care for Maine Conference

September 3, 2026

Presented by:
Rachel Collamore and Helen Roy
Consumers for Affordable Health Care



1-800-965-7476

Consumers for Affordable Health Care

Health insurance is complicated. We can help. We provide free, confidential help with health coverage questions.

Consumers for Affordable Health Care is:

- Designated Maine's Health Insurance Consumer Assistance Program by the Maine Attorney General & Bureau of Insurance
- The MaineCare Ombudsman Program

Consumers for Affordable Health Care is not:

- An insurance company
- A government agency

Coverage Options and More

Marketplace – CoverME.gov.

- Private health insurance
- Premium subsidies and in some cases financial assistance with out-of-pocket costs
- Enroll during Open Enrollment – November 1 through January 15
- Enroll through a Special Enrollment Period – certain life events

MaineCare

- Public health insurance
- Eligibility based on several factors including income

Free or Discounted Care

- Free Care through hospitals
- Discounted Care available at clinics state-wide
- Eligibility based on income and other factors

Private Insurance Appeals, Complaints, and Billing Issues

Marketplace – CoverME.gov

- Health coverage that pays for doctor visits, hospital care, prescriptions and more
- Most people can get help paying for it.
- Family size, income, immigration status and other factors determine eligibility
- Enrollment happens once each year between November 1st and January 15th
- Some life events can open a "Special Enrollment Period" or SEP

CAHC and CoverME.gov

CAHC’s Maine Enrollment Assisters can assist with Marketplace Coverage by:

- Screening for Premium Subsidies (APTCs) and Other Savings.
- Screen for Special Enrollment Period eligibility.
- Help consumers complete and submit an application.
- Help applicants shop for plans and enroll in coverage.
- Screen for Employer Sponsored Coverage affordability –individual and family plans.
- Assistance for Mainer’s with QSEHRAs or ICHRAs (employer assistance to purchase health insurance).

Five Plan Levels Available

Metal Levels are an important factor when choosing a plan. Understanding the differences may help consumers to balance premiums costs with the medical care they typically need in the coming year.

Plan Level	Premium	Out-of-Pocket Costs	Premium Subsidies (Advance Premium Tax Credits)	Cost Sharing Reductions	Percentage of Health Care Covered	Free First Primary Care visit**	First 3 Behavioral Health visits***
Catastrophic*	$	$$$$$	No	No	100% after deductible	Yes	Free
Bronze	$$	$$$$	Yes	No	60%	Yes	1st visit free; 2nd and 3rd may have copay
Silver	$$$	$$$	Yes	Yes	70%	Yes	1st visit free; 2nd and 3rd may have copay
Gold	$$$$	$$	Yes	No	80%	Yes	1st visit free; 2nd and 3rd may have copay
Platinum	$$$$$	$	Yes	No	90%	Yes	1st visit free; 2nd and 3rd may have copay

*Available for those under 30.

** 2nd and 3rd Primary Care visits subject to plan co-pay, not applied to the plan deductible. Annual physical does not count towards this benefit. Not applicable to HSA eligible Bronze plans.

*** 1st through 3rd Behavioral Health visits are not applied towards the plan deductible. Not applicable to HSA eligible Bronze plans.

Our Maine Enrollment Assisters use the Plan Compare tool and experience navigating health coverage to help consumers choose the plan that is best for them based on their budget and medical needs

Check if your doctors, hospitals, or prescriptions are covered

Start typing to search doctors
(Optional - Choose up to 6)
Last Name, First Name
All providers within **25 miles** of zip code **04543** Edit
Doctor search is limited to providers who practice in Maine, New Hampshire, or Massachusetts. For out-of-state doctors, visit the insurance company's provider directory when choosing a plan.

Start typing to search hospitals
(Optional - Choose up to 6)
Hospital Name
Hospital search is limited to hospitals in Maine, New Hampshire, or Massachusetts. For out-of-state hospitals, visit the insurance company's provider directory when choosing a plan.

Start typing to search prescription drugs
(Optional - Choose up to 10)
Prescription Drug Name

Anthem. BlueCross BlueShield

Harvard Pilgrim Health Care

COMMUNITY Health Options

Good news! You may qualify for financial assistance...

This estimate is based on the information you've told us about. There are other factors that might change your financial assistance when you apply for coverage.

1 family member: Myself *(45)*

coverME.gov AFFORDABLE HEALTH COVERAGE FOR MAINE

Marketplace Plans

We will show Marketplace plans for these member(s) of your household.

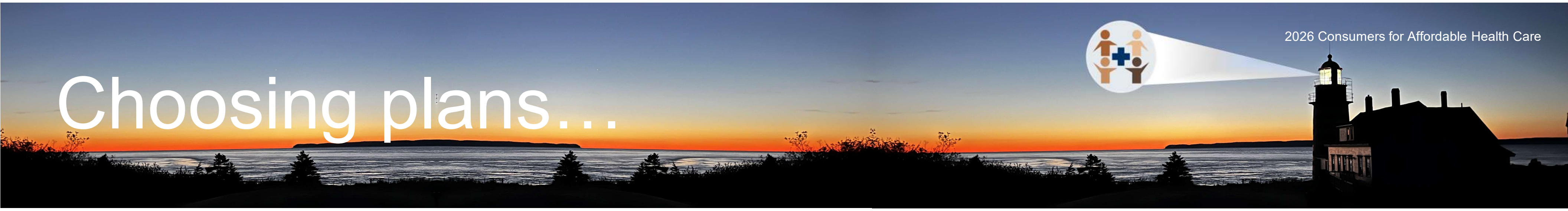
Your household can get a Silver plan for as little as **$107/month**

Financial Assistance

These individual(s) may be eligible for a Advanced Premium Tax Credit (APTC) that lowers the monthly premium of the plan you select by up to **$521/month**.

These household member(s) may qualify for a cost-sharing reduction, **CSR-73**, which lowers the amount you pay for out-of-pocket costs like deductibles, coinsurance, and copays. **Silver CSR-73** plans have slightly lower out-of-pocket than regular Silver plans.

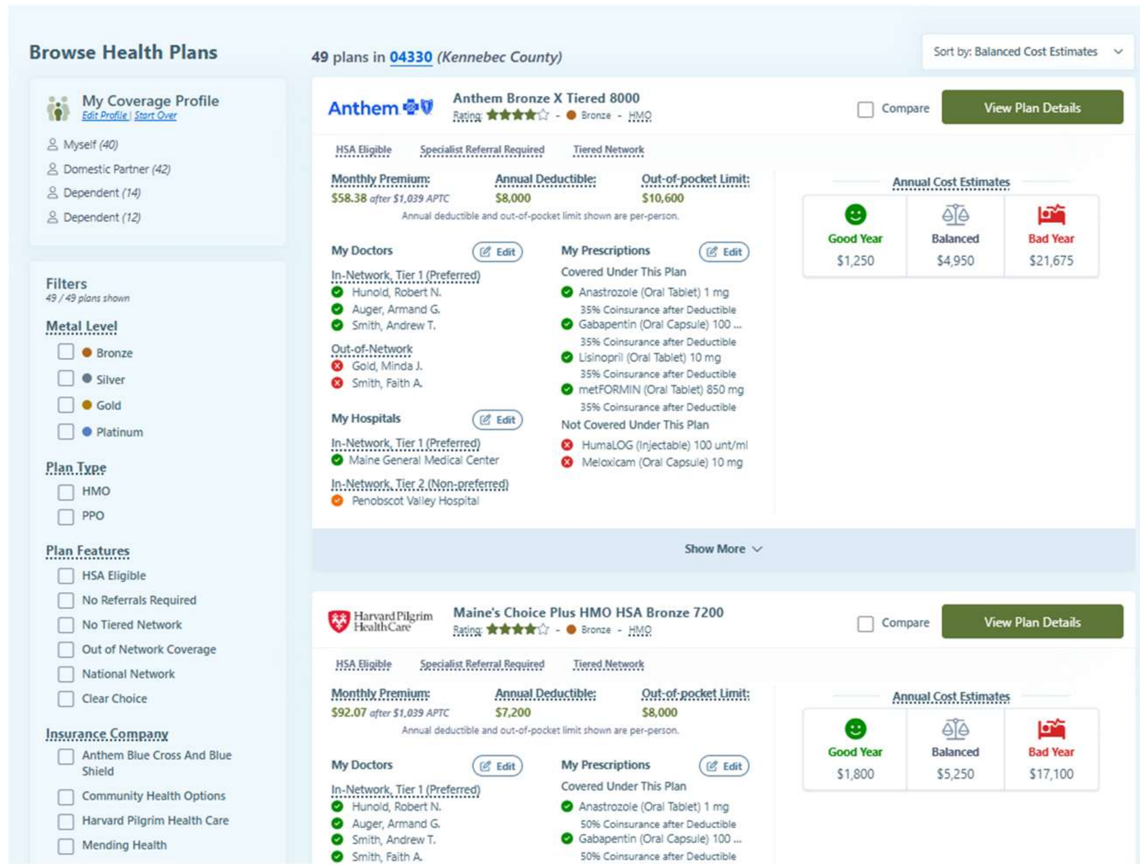
Next Step



Choosing plans…

CAHC can help consumers find a plan that will best meet their budget and medical needs by helping them consider:

- If their doctors and/or specialists are in-network
- If their prescriptions will be covered.
- Finding site of service providers to save money on imaging and lab work.
- Review premium, deductible, and out of pocket amounts.
- Understand tiered networks
- Check with carriers to confirm providers and/or prescription coverage as necessary.



Marketplace Subsidies

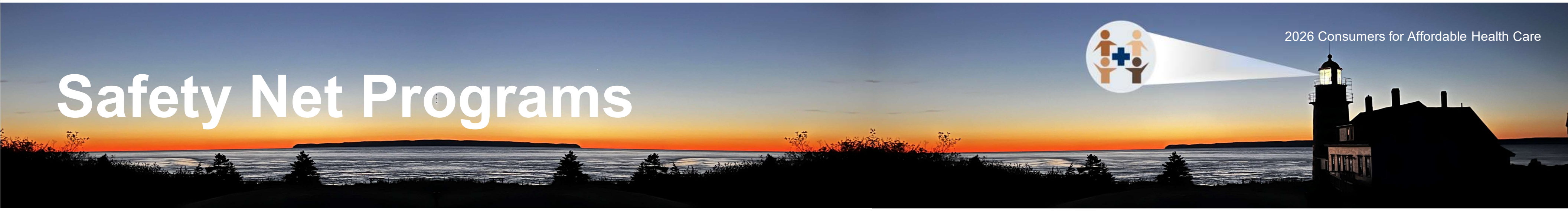
It is very important that consumers know when to update their application. CAHC can help consumers:

- Update income or household information to ensure correct APTC amounts are applied.
- Help them understand the auto enrollment process and how to update their preferences.
- Review an existing plan and other options during Open Enrollment or if they have a life change.
- Help them transition from Marketplace to Employer coverage or Medicare.
- Help them understand how policy changes may impact their eligibility or APTCs.
- Understand how APTCs are reconciled at tax time and what they need to do to avoid repayment.

Budgeting for rising costs

Consumers with employer coverage who find their premiums are becoming more expensive may find savings by testing their plan against the affordability tool at CoverME.gov. If their employer plan does not meet the affordability test, they may be eligible for subsides to help pay for coverage for themselves, a spouse, and/or dependents.

As health coverage cost rise, it is important to remember that there are programs that can help eligible people pay for out-of-pocket costs like co-pays, deductibles, co-insurance, and in some cases prescriptions, even if they have a Marketplace Plan or employer coverage.



Safety Net Programs

Hospital Free Care

Hospital Free Care covers medically necessary care provided by any Maine hospital and its affiliated practices.

- ✓ Emergency Room Services
- ✓ Prescription Drugs
- ✓ Physician Services
- ✓ Lab Services
- ✓ Urgent Care Services
- ✓ Services provided as part of a hospital

Free and Sliding Scale Clinics

Free and Sliding Scale Clinics can be found across the state. They provide:

- ✓ Provide full primary and preventive care.
- ✓ Most provide dental care.
- ✓ Some offer free services but have very limited hours and eligibility.
- ✓ Eligibility for services is based on family size and income.

Marketplace vs. MaineCare

When applying for Marketplace coverage at CoverME, applicants will also be screened for MaineCare eligibility. If an applicant and/or someone in their household is sent to the Office for Family Independence (MaineCare) for review, CAHC can:

- Double check their eligibility
- Help them complete their application so benefits can start as soon as possible
- Support them with obtaining and uploading required information.
- Explain what they need to do to maintain MaineCare and complete benefit renewals.

2026 Consumers for Affordable Health Care

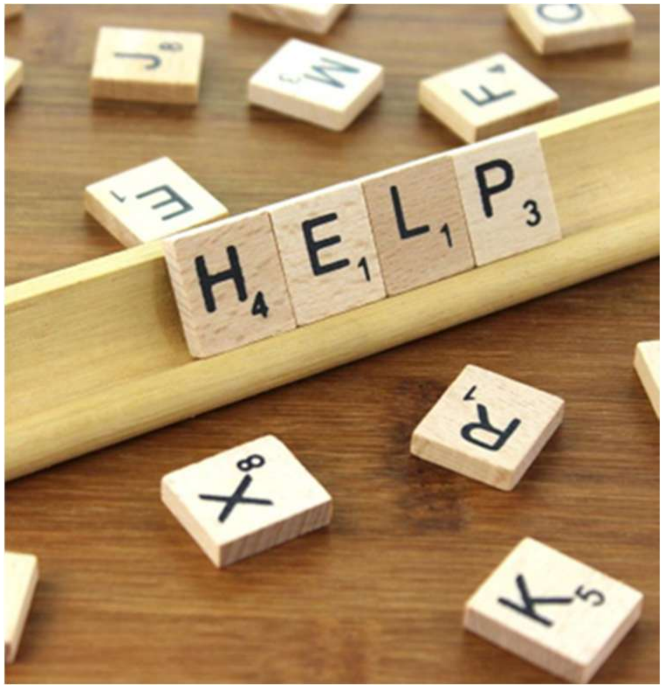
Have questions about coverage?

We are here to help!

We are available Monday through Friday from 8:30 am to 4:00pm

Get answers to your questions by:

- Calling our Helpline at 1-800-965-7476
- Sending an Email to helpine@mainecahc.org
- Or by fillable form on our website, https://mainecahc.org/who-we-are/contact.html



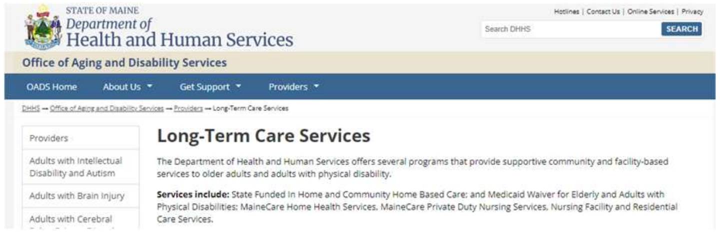
CAHC does a lot, but we cannot…

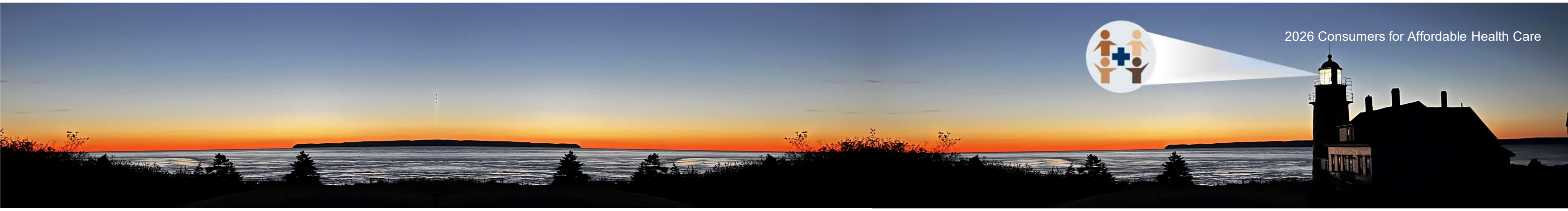
Assist with Traditional Medicare or Medicare Advantage Plan Enrollment.

- Area Agencies on Aging throughout the state help with this.
- Use http://www.maine4a.org/ to find a local Area Agency on Aging.

Assist with Applying for Long-Term Care MaineCare.

- The Long-Term Care Unit at the Department of Health and Human Services handles long-term care services.
- Call 1-855-797-4357 and ask for the Long-Term Care Unit.
- Use https://www.maine.gov/dhhs/oads/providers/long-term-care-services to learn more.





Consumers for Affordable Health Care:

www.MaineCAHC.org

1-800-965-7476 HelpLine

helpline@mainecahc.org