

Consumers for Affordable Health Care



mainecahc.org

Consumer Assistance News

Consumer Assistance HelpLine

1-800-965-7476

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

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](tel:1-800-965-7476) to learn about options and to get help applying for coverage.

Income Guidelines for MaineCare and Other Programs Went Up in January!

The 2025 income limits for MaineCare, the Medicare Savings Program, Marketplace, and other programs have increased. Visit our [website](#) or follow us on social media for these important updates.

Open Enrollment Ended. Can I Enroll in Marketplace Coverage After January 15th?

Certain life events qualify for [Special Enrollment Periods](#) at CoverME.gov. A Special Enrollment Period is a timeframe in which you can enroll in a health plan outside of Open Enrollment. Life events that may qualify you for a Special Enrollment Period include:

- Getting married
- Becoming pregnant, having a baby, or adopting a child
- Moving to Maine
- Losing other comprehensive health insurance (through an employer or MaineCare)

Think You May Be Eligible for a Special Enrollment Period?

Our helpline experts can help you find out if you qualify, and what your next steps should be. Some qualifying life events will give you 60 days after the event to sign up. Others allow you to enroll within 60 days before the event. Coverage always starts the first of the month after you enroll in a health plan.

The [full list](#) of events that cause Special Enrollment Periods is available at [CoverME.gov](#).

Other Options? Yes!

The [Easy Enrollment Tax Referral Program](#) is another way to pick up coverage after Open Enrollment ended. You can get information about coverage options sent to you by checking the boxes in the “Health Coverage” section on your state tax form . By doing this, you give permission to Maine Revenue Services to share your contact information with CoverME.gov. CoverME.gov will then reach out to you by mail, phone, or email to tell you how to sign up for health coverage. You’ll have 35 days from the date they contact you to enroll.

You can enroll by creating or logging into your account at CoverME.gov and starting an application using the “Easy Enrollment Tax Referral” Special Enrollment Period.

What About MaineCare?

People can apply for MaineCare any time. You can apply for MaineCare coverage throughout the year. [MaineCare](#) is full health coverage. A single person with a monthly income below \$1,800 might be eligible. [Children](#) in a family of four with household income below \$8,171 a month are likely eligible. Pregnant people may be eligible at higher income levels. New Mainers, regardless of immigration status, who are pregnant or aged 21 and younger may be eligible when they are below the income guidelines.

Have Questions? We Can Help You.

[Consumers for Affordable Health Care](#) has more information about [Special Enrollment Periods](#) and [other health coverage options](#). Call the Maine Health Insurance Consumer Assistance HelpLine, 1-800-965-7476, to find out if your life event qualifies you for a Special Enrollment Period. The HelpLine can screen you to see if you are eligible for MaineCare and other programs too!



Ask The Expert | What is Tax form 1095-A?

Q: CoverME.gov told me I am required to file a federal tax return because I received help (premium tax credits) paying my monthly premiums. Which forms do I need to include with my tax return?

A: You will need to submit a [8962 tax form](#), using information from [Form 1095-A](#) provided by CoverME.gov. Form 1095-A shows the amount of help (premium tax credits) you qualified for to lower your premium each month of 2024. It shows the amount of your monthly premium and other information you need to complete your tax filing. This information is used to complete [tax form 8962](#). The completed form 8962 should be attached to your federal 1040 tax form when you file your taxes.

How do I get my 1095-A form and the 8962 tax form? CoverME.gov makes the 1095-A form available at the end of January. Depending on how you get notices from CoverME.gov, the form may be mailed, or you may get an email telling you the form is ready in your online account. Log into your CoverME.gov account and view “Messages” to get your 1095-A Form. You can get the [8962 tax form here](#), from you tax preparer, or from the IRS. Have more questions about this important form? [This FAQ page](#) can help!

Home

Enrollments

Verifications

Applications

My Household

Messages 0



January is Cervical Cancer Awareness Month

Like its name suggests, [Cervical cancer](#) is cancer of the cervix. This cancer is usually slow-growing and may not cause noticeable symptoms. Regular Pap tests can detect changes in the cells of the cervix. Talk to your doctor about when to start screening.

The [Maine Breast and Cervical Health Program](#) (MBCHP) can provide coverage for pap tests if you do not have health insurance. MBCHP can provide coverage for follow-up testing when you have insurance. Call MBCHP to see if you qualify at 1-800-350-5180.

The National Cancer Institute has a Health Guide to [Understanding Cervical Changes](#) that provides more information about cervical cancer, screenings, and preventive measures.



**Consumers for
Affordable
Health Care**



CONSUMER ASSISTANCE HELPLINE

1-800-965-7476

helpline@mainecahc.org

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