

# Help Understanding Health Coverage Options

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**Consumers For Affordable Health Care**

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# Consumers for Affordable Health Care

1-800-965-7476

**Our mission is to advocate the  
right to quality, affordable, health  
care for every person in Maine.**



# HelpLine – 1-800-965-7476

Call CAHC's toll free helpline for:

- Eligibility screening questions
- MaineCare application assistance, Marketplace enrollments, and Marketplace Plan Selection
- Safety net application assistance (Hospital Free Care, sliding scale clinics, prescription drug assistance programs)
- Health Insurance Education
- Navigating denied insurance claims



# Eligibility Screenings

Helpline Advocates at Consumers for Affordable Health Care can screen callers and member of their households to see if they are eligible for:

- Marketplace Coverage through CoverME.gov (even if they have an offer of coverage through an employer or spouse)
- MaineCare for adults, young adults, children, pregnant persons, those with a disability, and those over 65.
- The Medicare Savings Program for individuals and couples on Medicare.
- Premium Assistance Programs that help those who qualify pay for their share of Marketplace premiums\*
- Hospital Free and Discounted Care
- Prescription Assistance Programs\*



\*CAHC will refer to these programs for application and eligibility is determined by program administrators.

# Enrollment Assistance

## Helpline Advocates provide enrollment assistance for:

- Marketplace Coverage at CoverME.gov
- MaineCare and Medicare Savings Program Applications through MaineCare's Office of Family Independence
- Hospital Free Care Applications for all hospitals in Maine.
- Prescription Assistance Programs

## Enrollment assistance is free and confidential. Appointments are offered by appointment:

- In-person at our Augusta offices
- Virtually via Zoom
- By phone

## We do enrollments year-round! Mainers can:

- apply for MaineCare, the Medicare Savings program, and/or hospital free care any time during the year
- Apply for Marketplace coverage at CoverME.gov during Open Enrollment (November 1<sup>st</sup> – January 15<sup>th</sup> ) or outside of Open Enrollment if they qualify for a Special Enrollment Period.

# Health Coverage Education

Health Coverage can be confusing. CAHC has developed resources for anyone with questions about health insurance coverage options.

We can share these materials with callers via email or postal mail and many of our resources can be found on our website about MaineCare, Marketplace, Hospital Free Care, Dental Clinics and more on our [Share Our Materials](#)



Get Involved

## Share Our Materials

### Medicare Savings Program

More Mainers Can Get Help Paying for Medicare

January 2025



**MaineCare**  
Free or low-cost health coverage for you and your family

**What is MaineCare?**  
MaineCare, Maine's Medicaid program, is free or very low-cost health coverage for eligible Mainers. MaineCare covers well and sick care office visits, dental care, hospital care, mental health services, family planning services, and more.

### MaineCare for Children & Youth

More children and young adults are eligible for health insurance

JAN2025

### Hospital Free & Discounted Care

A Guide to Financial Assistance in Maine

Updated APR 2025

**No matter what your income, or if you have health insurance, no one can be turned away from hospital emergency care. Based on income, you may be eligible for free or discounted services even if you have health insurance.**

**What is Free Care?** Maine hospitals are required by law to provide free hospital care to people with income below 150% of the federal poverty level. That is \$23,475 for a single person.

Free care works whether you have health insurance or not. Most hospital care for people with income above 150% of the federal poverty level is free.

- Hospital services can include:
- Emergency Room Services
  - Prescription Drugs
  - Physician Services
  - Lab Services
  - Urgent Care Services
  - And other services provided as part of your care (care needed for diagnosing and treating a medical condition) at any hospital.

**Who Can Get Free or Discounted Care?** People who meet income guidelines (care needed for diagnosing and treating a medical condition) at any hospital.

**You may get some or all of your bill reduced depending on your household income. See the chart on the back of this flyer to see who is eligible for free or discounted care.**

**How Do I Apply?** Call the healthcare facility billing department and ask for the Maine Consumer Assistance HelpLine at 1-800-965-7476 for an application.

**How Do They Count My Income?** The healthcare facility may ask you to provide documents to prove your income. You may qualify if your income is below the federal poverty level for the past 3 months. For example, looking at the last 3 months may mean your income dropped in the 3 months before the application.

**If You Think Your Income is Too High...** Apply for financial assistance if you are ineligible, ask about interest-free payment plans or other discount programs.

**Children and young adults who recently lost MaineCare or who were not eligible in the past may now qualify for coverage.**

- Apply online at My Maine Connection ([mymaineconnection.gov](http://mymaineconnection.gov))
- MaineCare is no-cost health insurance that includes dental and vision coverage.
- Children and young adults under age 21 can apply for coverage.
- Non-citizen children and young people, regardless of their immigration status, can have MaineCare if they meet household income guidelines.
- Children or young adults currently covered under an employer plan should not be dropped from that coverage until confirmation from MaineCare that coverage is granted.
- Young adults and children in families with higher income may qualify for help paying for health coverage through Maine's Health Insurance Marketplace, [CoverME.gov](http://CoverME.gov).

## Need Health Insurance?

Mainers have options, but don't wait!

**You can find information about health insurance options in Maine at [www.CoverME.gov](http://www.CoverME.gov).**

- Applications for private, marketplace health insurance coverage are accepted only during an annual Open Enrollment or during a Special Enrollment Period.
- Applications for MaineCare are accepted any time of the year.

**What is Open Enrollment?**

- Open Enrollment is when most people must enroll in or renew their marketplace health insurance plan at [CoverME.gov](http://CoverME.gov).
- The next Open Enrollment starts November 1st, for coverage that begins January 1st.
- If you need coverage before that, check to see if you're eligible for a Special Enrollment Period.

**What is a Special Enrollment Period?**

Some people may be able to enroll in a Marketplace plan even if the Open Enrollment period has closed. Special Enrollment Periods (SEPs) are a limited amount of time someone can enroll in marketplace coverage after a major change.

Income Limits	Income Limits
Under age 21	Under age 21
\$9,978.00	\$9,978.00
\$5,376.00	\$5,376.00
\$6,774.00	\$6,774.00
\$8,172.00	\$8,172.00
\$9,570.00	\$9,570.00
Each additional person.	Each additional person.

**Have Questions? Call Maine's Consumer Assistance Program at 1-800-965-747. We can help you understand the MaineCare program and provide application help.**

# Private Insurance Denials

Insurance carriers may deny coverage for care for a number of reasons. CAHC's appeals team can help consumers navigate a private health insurance denial by:

- Helping them understand why care was denied.
- Provide instruction on appeal process and timeframes.
- Help consumers gather the information they will need to appeal a decision
- Help consumers file an appeal level appeal or at external review.
- Help with filing a complaint with the appropriate agency.
- Help with navigating provider billing departments to resolve billing issues.

The image shows a 'HEALTH INSURANCE CLAIM FORM' with a large red 'DENIED' stamp overlaid diagonally across it. The form includes fields for patient information, insurance details, and medical history. The stamp is a large, bold, red word 'DENIED' that is repeated multiple times, creating a strong visual impact. The form itself is a standard insurance claim form with various sections and checkboxes.

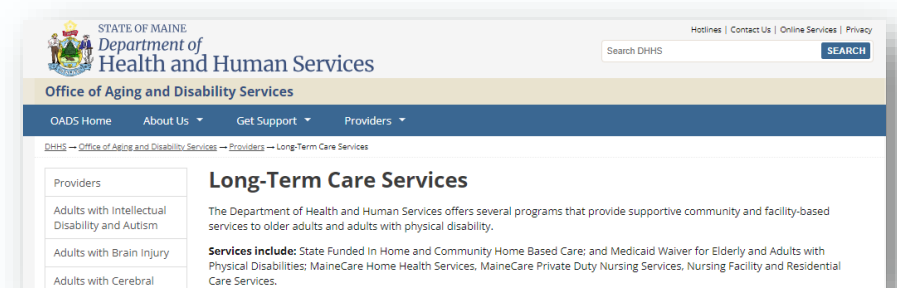
# CAHC does not:

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.



# Advocacy

CAHC's advocacy work is driven by what we learn from consumers and assisters.

## **CAHC is Maine's Health Insurance Consumer Assistance Program.**

- Designated by Maine's Attorney General to provide enrollment assistance and private insurance appeal support to consumers facing a denial by their health insurance plan.

## **CAHC is the MaineCare Ombudsman.**

- Provides support with MaineCare eligibility screening and application assistance, help with MaineCare denials and barriers to accessing services.

## **Providing feedback to DHHS/MaineCare/OHIM**

- MaineCare Advisory Committee
- MaineCare Beneficiary Advisory Committee
- MaineCare Community Partners
- Office of the Health Insurance Marketplace (oversees CoverME.gov).

# Marketplace Coverage at CoverME.gov

CoverME.gov is the only place in Maine to shop for quality health insurance coverage and qualify for tax credits (also known as Premium Tax Credits) that help lower your premium payments.

You may be eligible for Marketplace if:

- You do not have MaineCare, Medicare, Tricare, or employer coverage that meets the affordability test.
- The plan you are offered does not meet minimum essential coverage requirements.

You can enroll in Marketplace:

- During the annual Open Enrollment period (November 1<sup>st</sup>- January 15<sup>th</sup>)
- Using a Special Enrollment Period if you have a qualifying life event.

# Marketplace Coverage:

## Recent changes to Marketplace related to HR1 or the BBB.

- Enhanced Premiums Tax Subsidies (EPTCs) are expiring for 2026 health care plans.
- Repayment caps are expiring for 2025 plans.
- If your household income is over 400% of the Federal Poverty Level, you will no longer be eligible for assistance paying your premiums.
- Certain Lawfully Present Immigrants no longer qualify for Marketplace Coverage if their income is below 100% FPL.
- The elimination of the Low-Income SEP.

# MaineCare Coverage:

MaineCare is Maine's Medicaid Program. Depending on the ages, income, income and household relationships, people may qualify for MaineCare at different income levels.

You qualify as part of a household of 4 if your monthly household income is:

- \$8,172 and you are a child or young adult (birth through 20)
- \$5,734 and you are a pregnant person
- \$3,698 and you are a between 21 and 64

If you are 65 or older or are disabled with Medicare, an individual can make \$1,370 per month and qualify for MaineCare. (An asset test applies)

Individuals who are on Medicare can qualify for the Medicare Savings Program to help pay Part B Premiums and out of pocket costs if their monthly income is between \$2,413 and \$3,261 per month (limit is higher for couples).

# MaineCare Coverage:

## Upcoming changes to MaineCare related to HR1 or the BBB.

- Beginning in 2027, childless adults and those with children 14 and older will be subject to work requirements.
- Retroactive coverage will be reduced to 1 month for expansion adults (21-64), and 2 months for children, young adults, and parents and caretakers.
- Asylees (not to be confused with asylum seekers), refugees, and parolees will no longer be MaineCare eligible even if they have been in the U.S. for at least 5 years.
- Eligibility redeterminations (annual renewals) will be required every 6 months for expansion adults (21-64).

# We're here to help.

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



**HelpLine: 1-800-965-7476**

[helpline@maine cahc.org](mailto:helpline@maine cahc.org)

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**Consumers for  
Affordable  
Health Care**

# Thank You!

## Let's stay connected!



**Consumers for  
Affordable  
Health Care**

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

Maine's Health Insurance Consumer  
Assistance HelpLine 1-800-965-7476

[www.mainecahc.org](http://www.mainecahc.org)

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