



Library Development Information Sheet: 9-3-2013 Affordable Care Act and Maine Libraries

All Maine citizens who need health care under the affordable care act should go to the Health Insurance Marketplace at <https://www.healthcare.gov/> to apply for coverage, compare options, and enroll. Maine was one of the states that chose not to create its own Health Insurance Marketplace therefore Maine citizens will use the Federal Marketplace for health insurance.

There are 3 key dates you'll want to mark on your calendar:

1. October 1, 2013: Marketplace open enrollment starts
2. January 1, 2014: Health coverage can start
3. March 31, 2014: Open enrollment ends

Healthcare.gov is the portal for individuals, families and small businesses. For both these groups there is a “see your options” button. On October 1, applicants will be able to see all options open to them.

For people with questions now:

Reliable information can be found at:

- Healthcare.gov – Learn – All Topics <https://www.healthcare.gov/all-topics/>
- The Affordable Care Act: What’s Next for Maine? Trish Riley, Muskie School of Public Service <http://muskie.usm.maine.edu/Publications/HealthPolicy/Brief-ACA-Whats-Next-For-Maine.pdf>
- Consumers for Affordable Healthcare <http://www.maine cahc.org/marketplace.htm>

Individuals or small businesses with questions can use the **Navigator program**. These organizations were created and funded by the federal government. Navigators will serve as an in-person resource for Americans who want additional assistance in shopping for and enrolling in plans in the Health Insurance Marketplace this fall. These organizations will provide people who need assistance in enrolling and will work with libraries to hold workshops. These programs are where you can refer a patron who may need assistance beyond what you are comfortable providing, or who needs individualized help and assistance.

Maine Navigators for Health Insurance Marketplace:

In Maine there are 2 Navigator Programs...

1. Western Maine Community Action:

Western Maine Community Action, Inc. is a private non-profit community agency and is the lead for a state-wide consortium of eight community action agencies, collectively referred to as the WMCA Community Action Navigator Consortium.

2. Maine Lobstermen's Association (funded by the Fishing Partnership Support Services)

Fishing Partnership Support Services in collaboration with the Maine Lobstermen's Association will undertake a series of community health navigation activities for Maine’s fishing community.

The Maine State Library is providing both these organizations a list of library contacts and will work with libraries and these organizations so the public can be informed about all options.

In addition to the Navigator program, there may also be some certified application counselors who have gone through a shorter training than those in the Navigator programs. Some librarians are taking this training just so they are prepared to assist patrons with the application process. Requirements for this training and an application can be found at: <http://marketplace.cms.gov/help-us/cac.html>
This role goes well beyond the normal assistance a librarian would provide.

The Maine State Library will hold a webinar with Jake Grindle from Western Maine Community Action on September 25, 2013 at 9 a.m. about how Maine libraries can work with local Navigator programs.