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March 1, 2023

Hon. Margaret Rotundo, Chair
Hon. Melanie Sachs, House Chair
Joint Standing Committee on Appropriations and Financial Affairs
Room 228, Cross Office Building
Augusta, Maine 04333

Hon. Donna Bailey, Senate Chair
Hon. Anne Perry, House Chair
Joint Standing Committee on Health Coverage, Insurance, and Financial Services
Room 220, Cross Office Building
Augusta, Maine 04333

Re: LD 258, Funding for Maine's Health Insurance Consumer Assistance Program

Dear Senator Rotundo, Representative Sachs, Senator Bailey and Representative Perry:

I am writing to express my support for LD 258, Funding for Maine's Health Insurance Consumer Assistance Program through the Office of Affordable Health Care. which is an item found at page A-549 in the Governor's General Fund Recommended Biennial Budget 2024-2025.

The approval of this funding would continue an appropriation that the Office of the Attorney General (OAG) received for the purpose of funding the Health Insurance Consumer Assistance Program. This program continues to be a critical resource for Maine citizens.

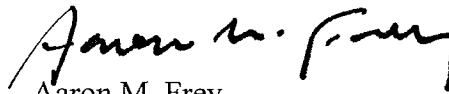
Upon initial receipt of the funding, the OAG contracted with Consumers for Affordable Health Care (CAHC) to provide this service. Per the standards set in the legislation, the program is tasked with educating health insurance consumers on their rights and responsibilities, providing information to assist consumers in the process of obtaining health coverage (including any tax credits which would accompany it), assisting with appeals, and collecting and tracking complaints and consumer inquiries.

As required by our contract, CAHC produced a report on their execution of the program for 2022. That report is being provided herewith this testimony.

Given the many challenges Mainers continue to face with their health care in the proliferation of low-benefit plans advertised online and in phone solicitations, continuing to fund the Health Insurance Consumer Assistance Program is important. I urge the committee to vote in favor of LD 258 with a strong Ought To Pass recommendation for the continued funding by the OAG Maine's Health Insurance Consumer Assistance Program.

Thank you for your consideration.

Sincerely,

A handwritten signature in black ink, appearing to read "Aaron M. Frey". The signature is fluid and cursive, with a long horizontal stroke at the end.

Aaron M. Frey
Attorney General

Enclosure

Maine’s Health Insurance Consumer Assistance Program
Consumers for Affordable Health Care
Pursuant to 24-A M.R.S. §4326 (PL 2019)
Reporting period: 01/01/22 – 12/31/22

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Purpose: Maine’s Health Insurance Consumer Assistance Program (CAP) was authorized by statute to provide the following services:

- A. Assisting consumers with filing complaints and appeals with a group health plan, health insurance carrier, or independent review organization and providing information about the internal and external appeal and grievance processes of a group health plan, health insurance carrier, or independent review organization.
- B. Collecting, tracking, and quantifying inquiries regarding health insurance and problems encountered by consumers.
- C. Educating consumers on their rights and responsibilities with respect to health insurance coverage.
- D. Assisting consumers with obtaining health insurance coverage by providing information, referrals, or other assistance.
- E. Assisting with obtaining federal health insurance premium tax credits under Section 36B of the United States Internal Revenue Code of 1986, as amended (i.e.: assisting Mainers with exploring health coverage options and enrolling in coverage), and
- F. Providing information to the public about the services of the consumer assistance program through a comprehensive outreach program and a toll-free telephone number.

Consumers for Affordable Health Care (CAHC) is designated as Maine's Health Insurance Consumer Assistance Program (CAP) by the Maine Attorney General and previously by Maine's Bureau of Insurance. CAHC delivered CAP services statewide through three components: a toll-free HelpLine (1-800-965-7476), staffed by experts in eligibility and enrollment in private and public health insurance (who provide in-person enrollment assistance when necessary), outreach and education, and private insurance appeals and grievances.

Overview: In 2022, Maine's CAP fielded over 5,800 calls from Mainers to our toll-free Helpline. Callers to our HelpLine come from all walks of life, but each person needs help navigating complex health coverage issues. They include:

- **Robert**, whose bills for emergency services were denied as out of network. CAP staff filed a complaint on his behalf with the Maine Bureau of Insurance, ensuring his insurance company covered the cost of medically necessary health care.
- **Roger**, who is self-employed and who is being treated for melanoma. Health insurance is critically important to Roger. He needed ongoing assistance from HelpLine staff to understand his options and enroll in a plan that works for him.
- **Troung**, a small business owner in central Maine, has been coming to CAHC for enrollment help since 2020. Troung needed assistance to ensure he received the correct Advance Premium Tax Credit, which lowered his monthly payments.
- **And Nancy**, who needed help understanding how to upload documents as part of the enrollment process. She shared her gratitude with us: *"Thanks so much for your help today! You are the best! You are so knowledgeable, patient, and helpful."*

These are only a snapshot of the thousands of Mainers the CAP helped in 2022. This report provides detailed information about the various services the CAP provided and the people we assisted.

Although low-or no cost private health insurance has been available since 2014 through the Affordable Care Act (ACA) and MaineCare expansion in 2019, Mainers often find the world of public and private health insurance overwhelming to navigate. Insurance plans and programs have different application and enrollment processes, complicated eligibility criteria, burdensome documentation requirements, waiting periods, and, in the case of private insurance, limited opportunities to enroll. Keeping track of when, where, and how to enroll in health insurance can be confusing. Furthermore, it is not uncommon for members of a single family to be eligible for different programs: one parent might have an employer plan, another parent might be eligible for a Marketplace plan, and the children eligible for the Children's Health Insurance Program.

CAHC, through its Consumer Assistance Program, helps consumers find, maintain, and fully maximize their health coverage. Activities included: answering calls and helping Mainers sort through their health coverage options, supporting enrollments, assisting with appealing denials of coverage, developing and facilitating trainings for enrollment professionals statewide, engaging in outreach and education through print and social media, and providing presentations and enrollment assistance using video conferencing technology and web-based phone services.

CAHC continued to operate its toll-free HelpLine remotely through 2022 but provided in-person enrollment assistance to people who required it. Under those circumstances, safety protocols were in place to protect both staff and consumers.

The Consumer Assistance Program (CAP) provided services continuously in 2022. ACA Open Enrollment for 2022 plans ran from 01/01/22 - 01/15/22. After that, calls consisted of people seeking coverage through a Special Enrollment Period, who lost employer-sponsored coverage due to a layoff or change in jobs, who needed help appealing a denial from their insurer, or who needed help navigating other safety net programs, including sliding scale community health clinics or prescription drug assistance programs. Open Enrollment (OE) for ACA 2023 Marketplace plans began on 11/01/22 and ran through 1/15/23.¹

This year was the second year the state's exchange at CoverME.gov has been in operation (where Mainers who purchase ACA plans enroll in coverage). For 2022 plans (last year), more than 66,000 Mainers selected plans, a 14% increase in enrollments over the previous year. Final data for 2023 plans is not available as of this writing, but as of 1/11/23, the Center for Medicare and Medicaid reports that enrollments in Maine are on track, with 62,468 Mainers enrolled in a plan as of 01/07/23.

CAHC Consumer Assistance Program Staff are certified as Maine Enrollment Assistants (MEAs) having completed Maine's Office of Health Insurance Marketplace's (OHIM) annual MEA training. MEAs are qualified to help consumers evaluate their private (and public) health coverage options can help consumers enroll in coverage.

CAHC worked collaboratively and productively with the OHIM to benefit Maine consumers. This partnership included planning meetings prior to OE and, once OE started, biweekly meetings with OHIM personnel. In addition, CAHC met with a consortium of statewide navigators/MEAs weekly to keep abreast of enrollment news and information, changes in health policy that would affect consumers, and troubleshoot barriers some Mainers may face in enrolling in coverage.

Enrollment Assistance in Response to COVID-19: Prior to the COVID-19 pandemic, enrollment assistance was often provided in-person at CAHC's office. Since the onset of the pandemic, the majority of enrollment assistance has been provided remotely, through a hybrid of both phone and internet technology. However, despite a growing familiarity with video conferencing technology, some consumers continue to face barriers accessing such technology and prefer in-person enrollment assistance. CAHC accommodated these requests as often as possible through 2022. Phone enrollments were least common.

Each enrollment option had its challenges. For a consumer to choose the best plan for themselves and/or their family, they need to compare many plans, their provider networks, premiums, deductibles, out of pocket limits, and co-insurances. This research is best done online through the Plan Compare Tool developed by OHIM and available at CoverME.gov. When

¹ This report does not include CAHC Open Enrollment data after December 31, 2022.

consumers had access to a computer or mobile device, CAHC's MEAs used video-conferencing technology to share screens, thereby facilitating enrollments. When CAHC MEA's assisted with an in-person enrollment at CAHC's office, safety protocols, including COVID screening, masking, and physical distancing, ensured a safe enrollment experience for both the MEA and the consumer. If travel to Augusta posed a barrier, CAHC referred the consumer to a local assister. Phone enrollments were the most challenging because MEAs need to describe the multiple plans available to the consumer. Consequently, CAHC MEAs provided enrollment assistance by phone only when there was no other option available.

Consumer Assistance Program Services in 2022

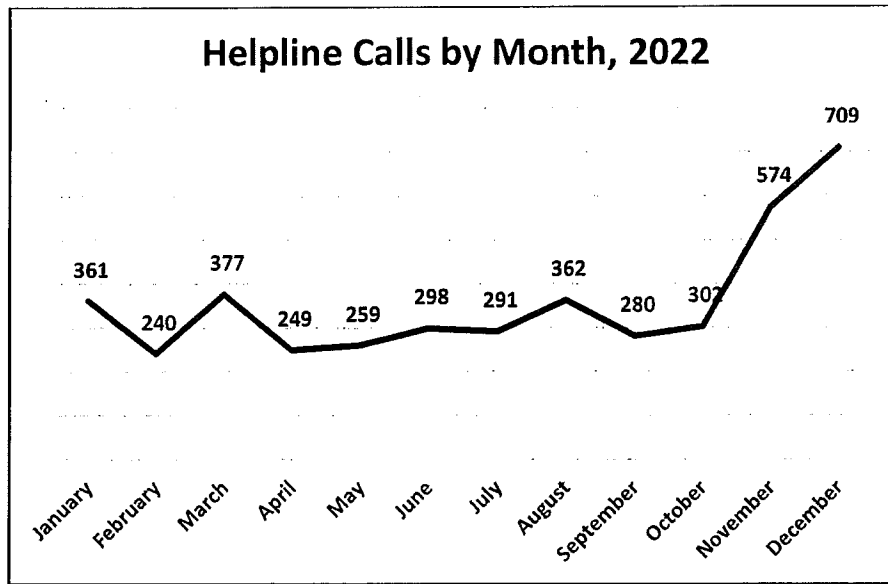
A. Complaints and Appeals.

CAHC offers several types of assistance for consumers seeking to challenge denied medical claims or eligibility determinations. In some cases, CAHC staff handled the appeals process directly as an authorized representative of the consumer. Because each denied claim is different, these cases involve considerable staff time devoted to medical policy analysis, research into accepted medical or best practices literature, and writing the appeal(s). In other cases, CAHC staff provided consumers with assistance in understanding the appeals process and suggestions for self-advocacy. In still other cases, when consumers have greater health coverage literacy, resources, and understanding, CAHC provides them a copy of its consumer guide, Do It Yourself Health Insurance Appeal: A step by step guide to exercising your rights with an offer of additional assistance if needed. CAHC mailed several copies of the guide to Mainers and directed other consumers to the online version.

During the reporting period, CAHC staff acted as the consumer's authorized representative in a number of cases, challenging a denied medical claim, either through the private insurance appeals process or through filing a complaint with the Bureau of Insurance. While one case is still pending, our assistance that resolved in the consumer's favor has resulted in at least \$24,800 in consumer medical benefit to date.

B. Collecting, tracking, and quantifying inquiries about health insurance.

The CAP collects data on the number of HelpLine calls from consumers, enrollment professionals, health professionals, elected officials, and many others. The HelpLine fielded 5,818 calls (incoming and outgoing) in 2022. Call volume at the beginning of the year was consistent with years past, including a peak in March. We attribute this increase to callers who missed Open Enrollment for 2022 Marketplace plans and were inquiring whether they qualified for a Special Enrollment Period, as well as enrollment professionals calling about upcoming trainings.

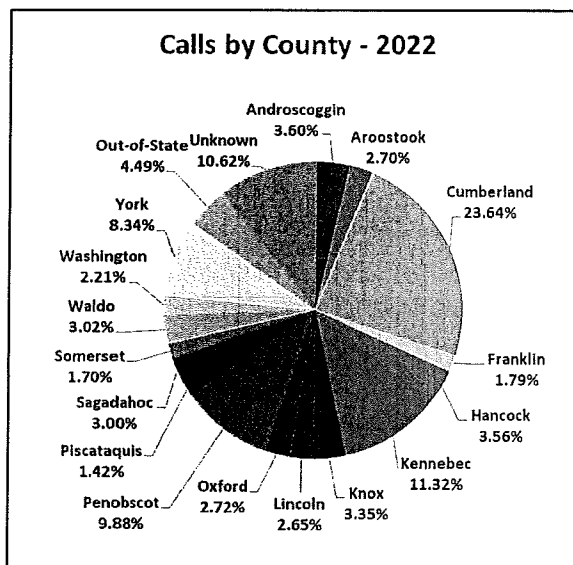
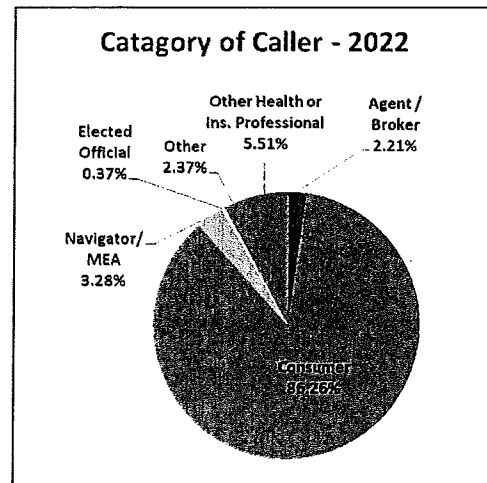


Between April through September, call volume remained fairly steady. In August, there was an increase, likely attributable to the new [MyMaineConnection.gov](https://www.mymaineconnection.gov) website (used to enroll in public coverage programs), which launched in late July. Call volume increased steeply in November for ACA 2023 Open Enrollment, which ran November 1, 2022, until January 15, 2023. HelpLine Advocates spent an average 16 minutes on the phone with callers outside of Open Enrollment and 20 minutes on calls during Open Enrollment. Monthly HelpLine call volume and average times do not include information related to in-person enrollment appointments.

Consumers rely heavily on CAHC's HelpLine for information about health insurance coverage, accounting for 86% the total calls. In addition, CAHC is a trusted resource for others who need information and other assistance with health insurance. For example, health or insurance enrollment professionals² were the next largest group of callers, representing 5% of the total, followed by Navigator/Maine Enrollment Assistors at 3%. Calls from agents or brokers constituted 2% of the total. Elected officials represented 1% of the calls.

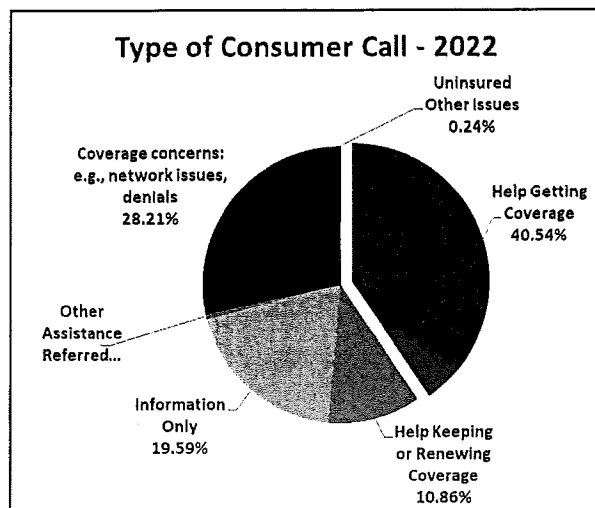
² Doctor's office, hospital staff.

Providing assistance, trainings, updates, and support to other entities (hospital billing staff, community health centers, social service agencies, etc.) and other individuals who work with consumers, extends the CAP's reach. Often, agents and brokers rely on CAP program staff to help low-income Medicare Part B eligible Mainers/consumers enroll in the Medicare Savings Program and assist with MaineCare applications when a consumer is not eligible for the Marketplace.



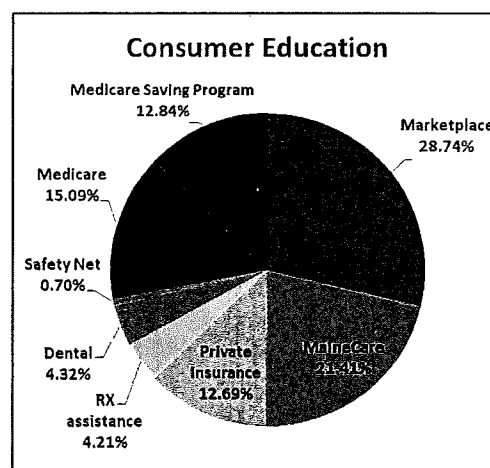
CAHC tracks county data in order to inform our outreach and education efforts. County volume in 2022 was roughly equivalent to activity from prior years. As is typical, the largest percentage of calls (53%) came from Cumberland County, Kennebec, Penobscot, and York Counties (24%, 11%, 10% and 8% respectively). According to the United States Census Bureau, 58% of Maine's population resides in one of those 4 counties.

CAHC also tracks consumer calls by type. Callers who needed help getting coverage were the largest category of callers in 2022 (41%). Calls about coverage increased 7% over 2021, likely the result of changes in state and federal rules affecting coverage eligibility.



CAHC also tracks consumer calls by the primary reason for the call. In 2022, 25% of all callers requested assistance with Marketplace application or navigation. It is important to note, however, there can be significant overlap. In Maine, it is not uncommon for a family to have multiple sources of health insurance: employer-sponsored coverage for one parent, Marketplace for another parent, and public health insurance for the children. Thirteen percent of calls involved determination of coverage options. Eight percent pertained to general education about health insurance. Private insurance calls, Medicare, and other calls made up the balance.

CAHC engages in significant consumer education during Helpline calls. The chart below shows the variety of topics covered. Education about the ACA Marketplace is the most prominent category both because it is relatively new, in contrast to Medicaid, and because a large category of people became eligible for subsidies as a result of changes at the federal level. CAHC also educates a significant percentage of consumers about private insurance, i.e., off-Marketplace plans and employer-sponsored insurance.



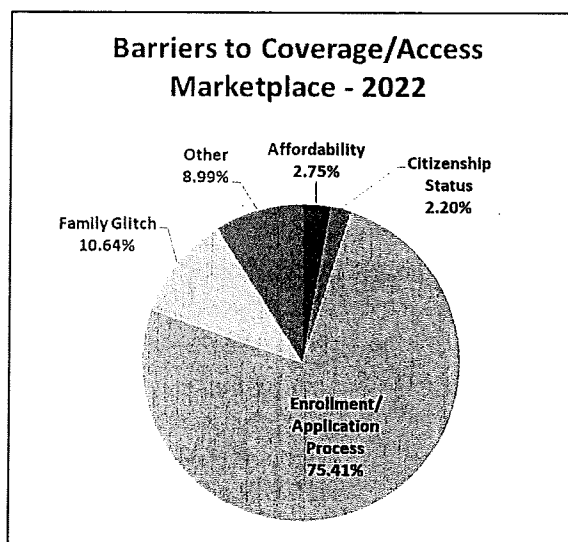
Many consumers call with questions unrelated to health insurance but which pertain to accessing health services. These include calls about dental care, prescription drug assistance, hospital free care and other safety-net programs. CAHC Helpline staff stay abreast of available programs and services to ensure Maine consumers have all the information they need about access to health care.

CAHC collects reports of barriers to enrollment in health coverage. For both Marketplace and MaineCare, enrollment and/or application process barriers represent more than 70% of the barriers reported. Process barriers include: not understanding how to use the online application platform, questions that require assistance from an eligibility specialist at [CoverMe.gov](https://www.coverme.gov), long wait times to speak with an eligibility specialist, income or asset questions, and application documentation related issues. In addition, a change at the federal level that resolved the ACA “family glitch” issue (in which family members of people with employer-sponsored coverage could not receive subsidies through the Marketplace, even if the offer of coverage was unaffordable) generated a significant percentage of calls to our HelpLine.

For consumers shopping the Marketplace, [CoverME.gov](https://www.coverme.gov), the state-based exchange in its second year of use, operated more smoothly than in its first year. Many of the technological issues were resolved after Open Enrollment for 2022 plans. Staff at DHHS and OHIM were responsive to issues CAP staff and assisters reported, such as incorrect APTCs, opening an SEP, or incorrect account information.

OHIM call center staff referred consumers to CAHC for help with plan selection support or enrolling in a Marketplace Plan. The OHIM/CAHC partnership allowed each partner to make specific use of its expertise: call center representatives troubleshooted or escalated technical issues; CAHC staff used eligibility and healthcare system knowledge to help consumers navigate and enroll in the correct program and select a plan that was best for each member of their household.

Determining and understanding how to count various types of income can create barriers for people who are not sure what kind of coverage or subsidy for which they may qualify. Self-employed and seasonal workers often have difficulties reporting and documenting changes in income over the course of a year. HelpLine staff spend a significant amount of time helping to educate consumers and enrollment professionals how income calculations work for each program. Time spent on income calculations increases when consumers receive supplemental payments, advanced child tax credits, new retirement benefits, and/or stimulus payments.



C. Educating consumers about their rights and responsibilities.

In addition to educating individuals through the HelpLine, CAHC maintains a library of more than 25 educational, inclusive, downloadable factsheets on its website under the Resources tab. These include factsheets about the Marketplace, MaineCare and Medicaid categories, specific programs designed to help underserved populations, health and dental clinics, prescription drug assistance programs, hospital free care, and other safety net programs. These factsheets are distributed by CAHC's network of enrollment professionals, at hospitals, health centers, community action programs statewide. CAP staff mailed or emailed 1,281 factsheets to individual consumers as appropriate during the reporting period.

CAP staff provide callers who are eligible for Marketplace plans, whether through SEP or during Open Enrollment, with in-depth education about private Marketplace coverage: how it is structured, what types of subsidies might be available to them, and how both Advanced Premium Tax Credits (APTC: subsidies to help decrease monthly premium costs) and Cost Sharing Reductions (CSR: help with deductibles and copayment for people with low income) work. The availability of these subsidies is an important component of making health insurance affordable for tens of thousands of Mainers. At the same time, consumers who take advantage of these subsidies incur significant responsibility. Callers need to fully comprehend that unexpected tax liability can result when an applicant's actual income, as compared to their projected income when they apply for coverage, increases over the calendar year.

In explaining the APTC subsidy, CAHC staff emphasize two points: 1) applicants should report any changes in income during the calendar year, and 2) applicants will be required to reconcile the APTC against their actual income when filing federal taxes and may have to pay back the subsidy if their income increases. CAHC considers this a critical educational piece so consumers who take advantage of the availability of APTC are not caught unaware in the event of an income change.

D. Assisting consumers in obtaining coverage.

CAHC HelpLine Advocates assist consumers in obtaining health coverage by evaluating their options. This process begins with a thorough screening to determine whether they are or may be eligible for private or public health insurance. It continues with CAP staff providing application and/or enrollment assistance as needed. During Open Enrollment for 2023 ACA plans,³ CAP staff assisted:

- approximately 1,670 consumers who appeared to be eligible for Marketplace plans.
- at least 453 consumers who qualified for Special Enrollment Period.

Assistance provided involved an in-depth explanation about Marketplace coverage, including topics such as: metal levels (bronze, silver and gold plans), defining and explaining costs (premiums, deductibles, out of pocket limits, co-payments and co-insurance) and the features each include, such as the types of subsidies associated with each, who qualifies for which type,

³ These data reflect Marketplace assistance through December 31, 2022. Open Enrollment for ACA plans extends through January 15, 2023.

what SEPS are and who qualifies for them, things to look out for when choosing a plan, and, the importance of reconciling tax credits.

CAP staff enrolled 132 Mainers in ACA Marketplace plans, a nearly three-fold increase over 2021, through safe, in-person meetings at CAHC's office or remotely by either telephone or videoconferencing. ACA enrollments typically take between 1.5 and 2 hours because staff work with the consumer to review a variety of plans in advance of selection. In addition, CAP staff enrolled 67 consumers who qualified for Special Enrollment Period.

In contrast to the Marketplace, enrollment in MaineCare is available year-round if an individual or families meet certain income and other eligibility guidelines. Families who lose employer-sponsored private coverage (due to job loss or layoff) qualify for a Special Enrollment Period and are often eligible for a low-cost Marketplace plan or MaineCare. During the reporting period, CAHC HelpLine staff assisted 1,837 people who appeared eligible for MaineCare. In addition, CAHC made a substantial number of referrals: 596 to DHHS; 327 to the state-based Marketplace; 32 to sliding-scale clinics or other safety net programs; 75 to Area Agencies on Aging; 15 to the Bureau of Insurance; and 107 to other nonprofit social service agencies.

An important means by which the CAP augments its impact is to ensure that enrollment professionals statewide have adequate training to assist Maine consumers in obtaining health insurance. Because of the pandemic, CAHC continued to hold trainings virtually. Virtual trainings have the advantage of reducing geographic barriers to participation. They also allow for targeted trainings for specialized organizations in a cost-effective, timely manner.

Training other assisters or enrollment professionals:

Six hundred nineteen professionals were trained by CAHC CAP staff through:

- Workshops:
 - 2 Marketplace Workshops (05/10/22 and 10/04/22)
 - 2 Assister Round Tables (10/18/22 and 10/29/22) where detailed information and training is provided to assisters through-out the state prior to Open Enrollment.
- 9 presentations:
 - 2 Filling the Coverage Gaps Presentations (05/19/22 and 9/27/22)
 - 1 Department of Labor presentation for new Rapid Response Team Members (5/19/22)
 - 1 Presentation on Safety Net Programs for MaineHealth resident physicians (9/14/22)
 - 1 Presentation for the DownEast Public Health Council on 09/16/22
 - 2 AAA (Area Agencies on Aging) Marketplace updates (9/20/22 and 9/29/22)
 - 1 ACA plans webinar (10/27/22).
- Basic and advanced trainings related to Medicaid that overlap with Marketplace trainings. In some cases these trainings are designed for professionals who work directly with low-income families (e.g., Pine Tree Legal Assistance) or New Mainers.

In addition, CAHC oversees an enrollment professional ListServ, which currently has 280 members representing social service and health care provider groups from across the state. The ListServ is an efficient means of crowdsourcing technical assistance to enrollment professionals, Maine Enrollment Assistants, and insurance brokers who have specific coverage and enrollment questions. There were 70 requests for information or announcement posts with 191 responses during the reporting period.

E. Assisting with obtaining federal health insurance premium tax credits.

In providing direct enrollment assistance, Helpline staff helped various consumers realize at least \$57,262 in APTC during the reporting period. However, many consumers enroll in Marketplace coverage on their own after receiving CAP Helpline guidance. The subsidies they receive are not included in the total. Consequently, the true economic impact of Helpline guidance is not measured in its entirety in these data.

F. Outreach and education related to toll-free assistance.

CAHC publicized the availability of free, professional assistance in finding and understanding, health insurance in a variety of ways during the reporting period. These included staff appearances at virtual events, television advertisements, the distribution of printed material, and earned and social media. CAHC's toll-free number (1-800-965-7476) is listed on all private insurance Explanation of Benefit statements, on the Department of Human Services' [CoverMe.gov](https://www.coverme.gov) website, and on Maine Department of Labor (DOL) DOL notices to filers for unemployment insurance. In addition, the Maine Department of Health and Human Services refer people whose MaineCare is ending to CAHC for Special Enrollment Period assistance.

CAHC continued to work closely with the Maine DOL to reach Mainers with employer-based health insurance who were laid off as a result of the COVID-19 epidemic and/or other economic factors. Information about CAHC's services and its toll-free number was included in 500 updated copies of DOL's "Transitions Resource Guide for Laid-off Workers." In addition, CAHC participated in two Rapid Response events for workers at the Machias Veterans Home (3/08/22 and 03/09/22).

CAHC returned to participating in some in-person events in 2022, while remaining conscientious about COVID-19 precautions, including masking. These included:

- a regional job fair in Belfast on 04/12/22
- the 32nd Youth Leadership Advisory Team conference on 06/22/22
- Pine Tree Hospice Health and Resource Fair on 06/29/22
- a back-to-school bash in Lincoln County with partners LincolnHealth, Healthy Lincoln County, and Central Lincoln County YMCA on 08/17/22
- the Farmington Fair on 10/04/22
- the Waterville Craft Fair on 12/11/22 with representatives from the Office of Health Insurance Marketplace.

The CAP engaged in other outreach and education activities regarding health coverage options and enrollment deadlines, including but not limited to:

- Frequent stories in Coffee CAHC, CAHC's blog, sent to 4,352+/subscribers. The blog always includes a message about health coverage, such as:

Do you know someone who needs health insurance? Learn about health coverage options, including MaineCare and special enrollment periods for Marketplace coverage at [CoverME.gov](https://www.coverme.gov) or call Maine's Consumer Assistance Program at 1-800-965-7476

- Electronic and printed material distribution of health insurance options and deadlines through professional organizations such as Professional Logging Contractors, and Maine State Library Health Connect Program
- Brochures, magnets, and business cards to health care providers
- Young Adults with Disabilities Transition to Adulthood event.

CAHC participated in several press events. These include:

- A press conference to kick off Open Enrollment on 11/01/22, with DHHS Commissioner Jeanne Lambrew, a consumer who selected a 2023 ACA plan, and Patty Lovell, an MEA from Western Maine Community Action, which serves as Maine's navigator consortium lead.
- A press conference at CAHC's office in Augusta with Governor Janet T. Mills and DHHS Commissioner Jeanne Lambrew on 12/14/22, which received coverage on WCSH and WGME.

In addition, CAHC appeared in or published stories in newspapers or television 52 times over the report period. During December, CAHC ran two Open Enrollment television ads in the Portland and Bangor catchment areas. One featured a small business owner. The other featured information about Open Enrollment in Spanish, French, Somali, and English. These ads reached an estimated 251,031 and 83,441 viewers, respectively. Radio ads in the Portland, Augusta, Bangor, and Presque Isle markets during the same time period reached at least 185,700 listeners. Other paid media publications regarding Maine's CAP and coverage information included but were not limited to:

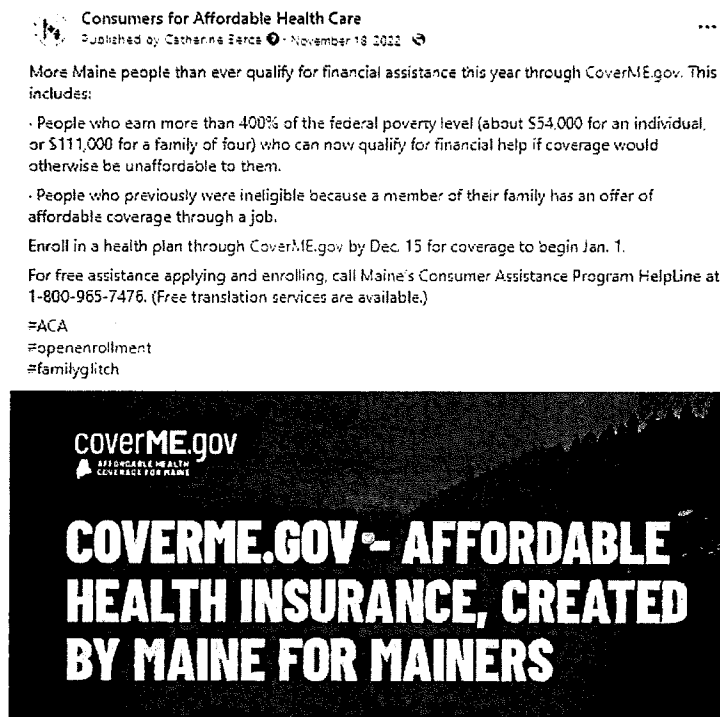
- A profile of CAHC in the Central Maine Nonprofit Guide, published by the Kennebec Journal and Morning Sentinel. The feature provided information about coverage options in Maine, featured the CAP's toll-free number, and also pointed readers to CoverME.gov.
- Stories published in Turner Publishing local weekly/monthly print and on-line news publications, including those directly mailed to nearly 200,000 households in December 2022, mostly in Western and central Maine.

The CAP also uses a number of social media platforms including Facebook, Twitter, and Instagram to reach Mainers. CAHC posted information about Open Enrollment and coverage options on Facebook 258 times during the reporting period, with a total reach of 25,636. There

were three types of content: posts that promoted the CAP's services; posts that educated the public about availability of coverage through the ACA Marketplace including during SEP and that provided information about the new state-based Marketplace, CoverME.gov.

CAHC tweeted about health insurance 260, with a reach of 19,711. CAHC posted on Instagram 225 times, reaching 4,070 users.

A social media example is provided below:



Conclusion: CAHC effectively served as Maine's Health Insurance Consumer Assistance Program, providing important outreach and education services to Maine people, including responding to over 5,800 calls to our toll-free, statewide Helpline. The Consumer Assistance Program helps Mainers understand their health insurance options, enroll in coverage, and appeal inappropriate denials of coverage. It also helps Mainers surmount barriers to accessing the health care and coverage they need. The CAP will continue to expand its reach in 2023 to address the health insurance needs of all Maine people, especially in light of the planned conclusion of the COVID-19 Public Health Emergency and as Mainers continue to recover from the lingering health and economic effects of the pandemic.

For more information visit Consumers for Affordable Health Care at: [Consumer Assistance Program](#), email info@mainecahc.org, or call 1-800-965-7476.