

Testimony of Linda Sanborn, MD

On behalf of Consumers for Affordable Health Care

Neither for nor against

LD 258 "An Act Making Unified Appropriations and Allocations from the General Fund and Other Funds for the Expenditures of State Government and Changing Certain Provisions of the Law Necessary to the Proper Operations of State Government for the Fiscal Years Ending June 30, 2023, June 30, 2024 and June 30, 2025"

March 1, 2023

Senators Rotundo and Bailey, Representative Sachs and Perry, and esteemed members of the Joint Standing Committees on Appropriations and Financial Affairs and Health Coverage, Insurance, and Financial Services. I am Linda Sanborn and I am here today as a member of the Board of Directors for Consumers for Affordable Health Care.

Consumers for Affordable Health Care (CAHC), is a nonpartisan, nonprofit organization that advocates for Maine people to be heard, respected, and well-served in a health system that provides coverage, access and quality, affordable care to all.

As you deliberate on budget matters related to the Department of Professional and Financial Regulation, I would encourage you to consider including continued funding for Maine's Health Insurance Consumer Assistance Program.

Currently CAHC is designated by Maine's Attorney General to serve as Maine's Consumer Assistance Program (CAP). Funding for the CAP comes from other special revenue at the Bureau of Insurance that flows to the Attorney General's office, which then contracts with an independent nonprofit organization for CAP services.

As Maine's Health Insurance Consumer Assistance Program, the CAP operates a statewide, toll-free confidential HelpLine staffed by trained experts in eligibility and enrollment in private and public health insurance coverage.

CAP staff answer questions about coverage options and eligibility, help people apply for and enroll in health coverage, including private Marketplace health plans, and assist with other issues regarding insurance and accessing care, including helping people file complaints with the Bureau of Insurance and appeal coverage denials by insurance companies.

Last year, Maine's Consumer Assistance Program fielded nearly 6,000 calls and emails with Mainers who needed help understanding their health coverage options, applying for and enrolling in health coverage, or assistance in understanding and appealing a denied claim for coverage.

Health insurance is complicated, especially for people who do not have access to health insurance through employment. Eligibility and enrollment in individual health insurance can be a confusing undertaking – finding a plan that covers the health care services, treatment, and medicine one needs isn't easy. Some of the people the CAP assisted this past year 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 his medically necessary health care.
- **Roger**, who is self-employed and is being treated for melanoma. As you can imagine, health insurance is important to Roger. He needed ongoing assistance from HelpLine staff to understand his options and enroll in a plan he can afford that works for him and covers his treatments.
- **Pam**, who lives in Western Maine, needs regular treatment and prescription medicine for a chronic illness. She is not offered health coverage through her work and the coverage she was able to enroll in with help from staff at the CAP enables her to continue working.

My testimony provides more information about the services the CAP provides. I believe continued funding is important for many reasons, as the examples above show. I am particularly concerned about the effect the end of the public health emergency will have on Mainers, tens of thousand of whom, will need to transition to private Marketplace coverage as continuous coverage under MaineCare will end. Beginning in May 2023, Maine DHHS will be redetermining eligibility for an estimated 17,000 households, representing approximately 31,000 members, each month through June, 2024. Some people will retain their MaineCare coverage, but DHHS estimates 65,000 to 90,000 members will lose their eligibility for MaineCare during this process.¹

As many at 90% of those who lose their MaineCare coverage are estimated to be eligible for coverage through other sources, such as through the Marketplace or through an employer-sponsored plan, however many of these people will need help understanding their coverage options and applying for and transitioning to a private insurance plan. The CAP will be an incredible resource to Maine people who are at risk of becoming uninsured – which will not only benefit those who need health care, but also Maine’s health care providers, hospitals, clinics, etc. which depend on the revenue they receive from health insurance to help keep their doors open.

Again, my written testimony provides more information about the establishment of Consumer Assistance Programs across the country, and how federal funding for those programs ended in 2016. Maine’s legislature was wise to provide state funding to Maine’s CAP to ensure these valuable resources continue to be available to Maine people. I hope you will consider doing so again with this budget.

Thank you.

Section 1002 of the Affordable Care Act (ACA) established Consumer Assistance Programs (CAPs) to help people enroll in and use their health insurance effectively. The Maine Attorney General and the Maine Superintendent designated Consumers for Affordable Health Care as the Maine Health Insurance Consumer Assistance Program with the support of a federal grant from the U.S. Department of Health and Human Services in 2010. Maine’s CAP offers both toll-free and face-to-face assistance to Mainers who need help enrolling in coverage or assistance with other insurance issues, such as appealing a denial of coverage. Explanation of Benefit notices sent by carriers to enrollees in Maine include the contact information for the Consumer Assistance Program, so that enrollees may seek assistance with appealing a denied claim. However, federal funding has not been available to support this work since 2016.

¹ https://www.maine.gov/dhhs/sites/maine.gov.dhhs/files/inline-files/Presentation_0.pdf

Consumers for Affordable Health Care continued to provide CAP services to individuals, such as helping people enroll in coverage and resolve issues with their health insurance, even after the federal funding ended. However, without funding, Maine's CAP operated with reduced staffing that limited capacity to provide assistance to individuals seeking help with private insurance issues, such as appeals. CAPs continue to operate without federal funding in more than 30 states, many of which are supported by state funding.²

In 2019, Maine's Legislature passed LD 1274, An Act To Enact the Health Insurance Consumer Assistance Program, which required the Attorney General to contract with a nonprofit, independent health insurance consumer assistance entity, that is not an insurer, to operate the Health Insurance Consumer Assistance Program. The legislation included funding for the CAP for the 19-20 and 20-21 fiscal years through a transfer of available Other Special Revenue Funds balances from the Department of Professional and Financial Regulation to the Department of the Attorney General. Two years later, another bill, LD 631, was passed by the legislature to continue this funding for the 21-22 and 22-23 fiscal years and help ensure that Maine people have access to the assistance they need to enroll in coverage and get the most out of their health plans.

Denials of coverage can be devastating— especially for people with serious health conditions and for those who are already struggling to pay high premiums and out-of-pocket costs. The appeals process can be daunting, especially when people are unaware of their rights or have limited knowledge of insurance regulations and requirements. Without timely and professional guidance or assistance, many people are faced with expensive bills they can't pay and are burdened with over time and in some cases, at risk of being unnecessarily sent to collections.

As previously mentioned, the CAP also provides assistance with enrolling in private insurance coverage, including subsidized Marketplace plans. All CAP staff are trained eligibility experts and are certified to provide enrollment assistance through the Marketplace as Certified Maine Enrollment Assistants (MEAs).

When the pandemic first hit, CAHC took immediate action to educate the public about emergency changes to insurance coverage, as well as health coverage options for individuals losing their employer-based insurance or experiencing changes in income. The CAP worked with the Maine Department of Labor to share information and CAP staff joined several calls with laid off workers from large employers such as Pixelle Specialty Solutions in Jay, Tasman Leather Group in Hartland, Penn Gaming in Bangor, Vic Firth Co. in Newport, and Dragon Paper in Oxford. The CAP also hosted online webinars about available coverage options and utilized traditional and social media to share information with the public.

In addition to outreach to individuals, CAP staff also provide trainings and support to navigators, brokers and agents, and other enrollment, social service, and health care professionals. The CAP HelpLine continues to be busy on a number of fronts helping people who have lost their jobs and employer-based coverage to sort through their options and enroll in public and

² <https://www.cms.gov/CCIIO/Resources/Consumer-Assistance-Grants>

private coverage.

Again, Health insurance is complicated, especially for people who do not have access to health insurance through employment. Eligibility and enrollment in individual health insurance can be a confusing undertaking – finding a plan that covers the health care services, treatment, and medicine one needs isn't easy. At the same time, most people want to be sure that their doctor and other providers are in-network and the services they need will be covered under their plan. CAPs play a critical role in ensuring that people are able to obtain health insurance and access the benefits they are entitled to under their health plan.

Please also do not hesitate to contact me with any questions you may have about Maine's Consumer Assistance Program.

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

Table of Contents

Purpose:	1
Overview:	2
Enrollment Assistance in Response to COVID-19:	3
Consumer Assistance Program Services in 2022	4
A. Complaints and Appeals.....	4
B. Collecting, tracking, and quantifying inquiries about health insurance.	4
C. Educating consumers about their rights and responsibilities.	9
D. Assisting consumers in obtaining coverage.	9
E. Assisting with obtaining federal health insurance premium tax credits.....	11
F. Outreach and education related to toll-free assistance.	11
Conclusion:.....	13

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

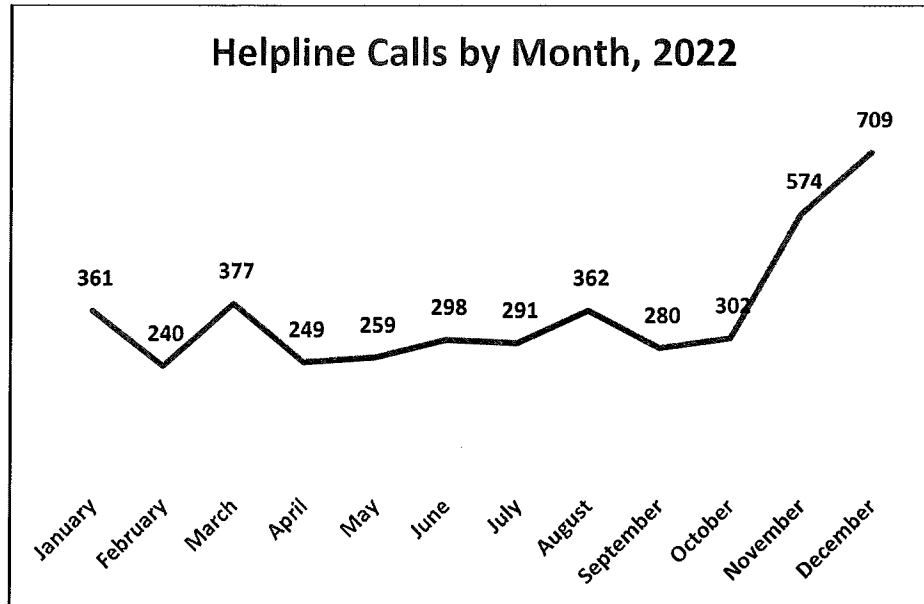
A. Complaints and Appeals.

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.

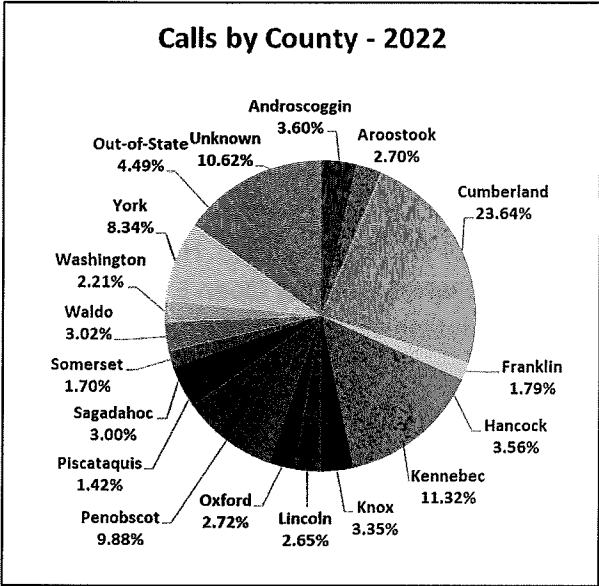
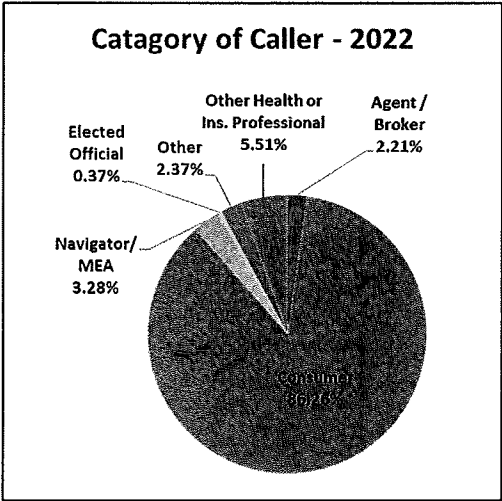


Between April through September, call volume remained fairly steady. In August, there was an increase, likely attributable to the new [MyMaineConnection.gov](https://www.mymaineconnection.gov) website (used to enroll in public coverage programs), which launched in late July. Call volume increased steeply 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.

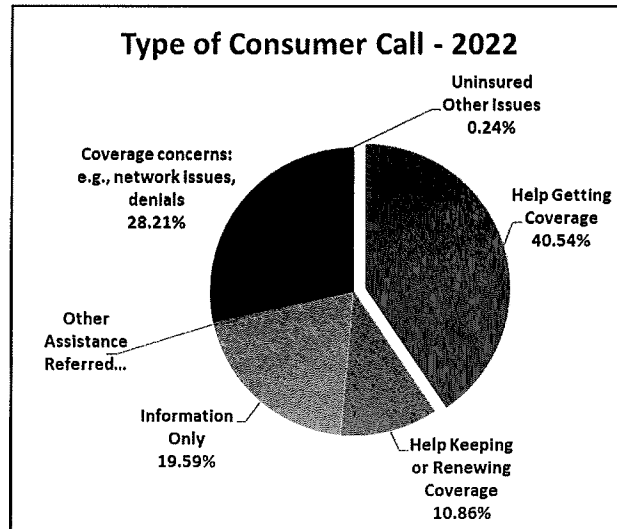
² Doctor's office, hospital staff.

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.



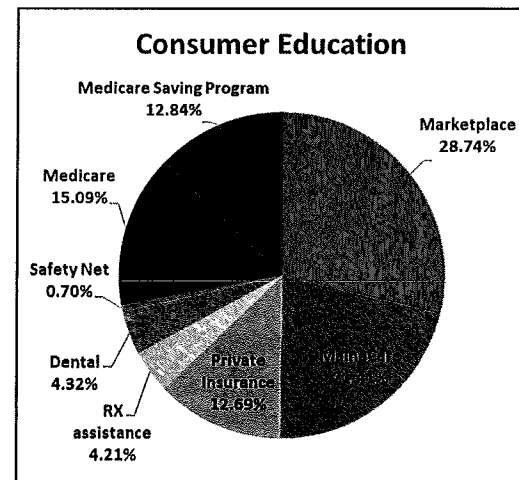
CAHC tracks county data in order to inform our outreach and education efforts. County volume in 2022 was roughly equivalent to activity from prior years. As is typical, the largest percentage of calls (53%) came from Cumberland County, Kennebec, Penobscot, and York Counties (24%, 11%, 10% and 8% respectively). 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.



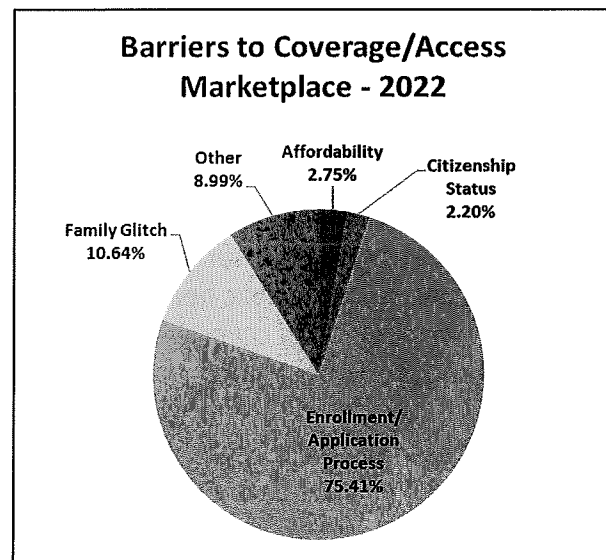
Many consumers call with questions unrelated to health insurance but which pertain to accessing health services. These include calls about dental care, prescription drug assistance, hospital free care and other safety-net programs. CAHC Helpline staff stay abreast of available programs and services to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

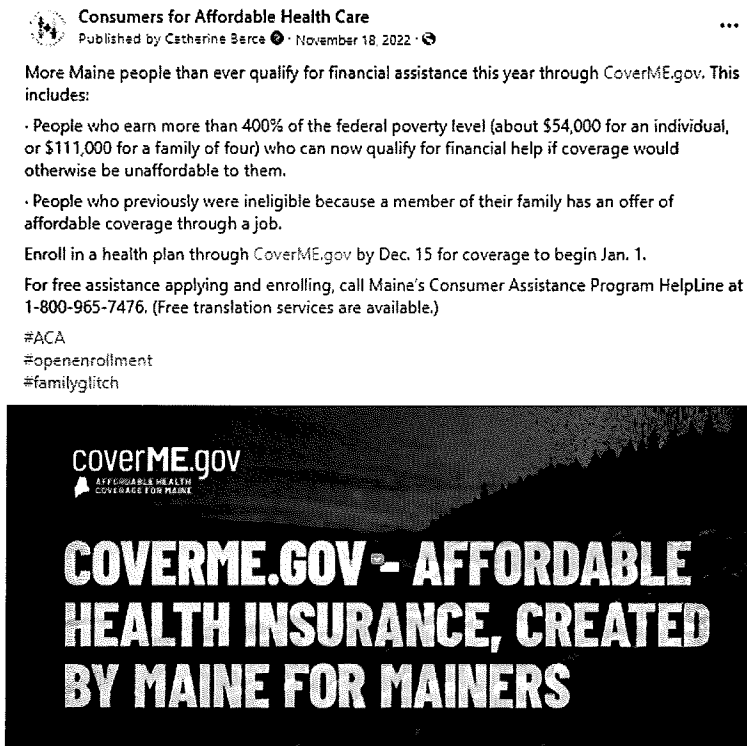
- A profile of CAHC in the Central Maine Nonprofit Guide, published by the Kennebec Journal and Morning Sentinel. The feature provided information about coverage options in Maine, featured the CAP's toll-free number, and also pointed readers to CoverME.gov.
- Stories published in Turner Publishing local 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.