



Consumers for Affordable Health Care

Advocating the right to quality, affordable
health care for all Mainers.

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Testimony 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

Wednesday, May 17, 2023

Senator Rotundo, Representative Sachs, and esteemed members of the Joint Standing Committees on Appropriations and Financial Affairs, thank you for the opportunity to submit these comments regarding aspects of the Change Package for the Biennial Budget.

My name is Kate Ende and I am the policy director at Consumers for Affordable Health Care (CAHC), 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 designated by Maine's Attorney General CAHC serves as Maine's Health Insurance Consumer Assistance Program (CAP). The CAP program provides toll-free and in-person access to certified Maine enrollment assisters who help Mainers understand their health coverage options and apply and enroll in private health insurance. The program also provides assistance to Mainers in filing complaints and appealing inappropriate health insurance denials, and links people to safety net programs, when necessary, to meet health care and other basic needs. CAHC also serves as the Ombudsman program for Maine's Medicaid program, MaineCare, and helps people with applying for and navigating the enrollment process for MaineCare coverage.

Firstly, we appreciate and thank the administration for including funding for many important initiatives, such as critical investments to strengthen emergency medical services, children's behavioral health services and Maine's health care provider workforce. However, we believe stronger investments are needed in vital health care programs to ensure people are able to access the health care they need.

Continuing Funding for Maine's Consumer Assistance Program:

In 2019, Maine's Legislature unanimously 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 consumer assistance program.¹ As previously mentioned, the Attorney General currently contracts with CAHC to provide CAP services. Services provided by the CAP include:

- 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

¹ <https://legislature.maine.gov/LawMakerWeb/summary.asp?ID=280072460>

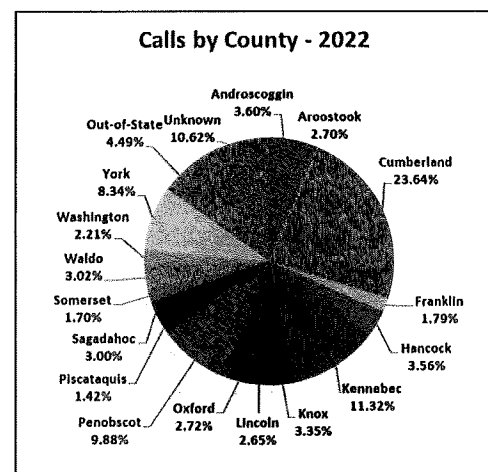
- internal and external appeal and grievance processes of a group health plan, health insurance carrier or independent review organization;
- B. Collecting, tracking and quantifying inquiries regarding health insurance and problems encountered by consumers;
 - C. Educating consumers on their rights and 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; 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.

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 denied claims for coverage. I have included a chart that shows a breakdown of the percentage of HelpLine calls by county in 2022. More data regarding CAP services provided in 2022 are included in the 2022 annual CAP report submitted to the Attorney General, which is attached.

Health insurance is extremely complicated. Eligibility and enrollment in individual health insurance is a complex and confusing undertaking to find a plan that covers the health care services, treatment, providers and medicine someone needs. It can also be an overwhelming experience to be denied coverage for a medical service or prescription drug you need that has been recommended by your health care provider. The CAP gives Maine people who find themselves in these situations somewhere to turn to for help.

Some of the people assisted by the CAP 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, and helped to make sure 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 extremely important to Roger. He needed ongoing assistance from HelpLine staff to understand his options and enroll in a plan he could 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 work and was previously paying for what she thought was a qualified health plan, only to find out her plan was not a regulated health insurance product. The plan refused to pay for the treatment she needed. CAP staff was able to help her enroll in private qualified health plan that provides her with the coverage she needs to afford her medical treatments.



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 and complaints processes can be daunting, especially when people are unaware of their rights, have limited knowledge of insurance regulations and requirements, or are in the midst of experiencing a health care crisis. Without timely and professional guidance or assistance, many people are faced with expensive bills they cannot pay. They become burdened with medical debt and in many cases are 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 Assistors (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 remained available for in person and virtual assistance. We worked closely with and continue to work 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 and services provided to individuals, the CAP also provides trainings and support to MEAs, brokers and agents, and other enrollment, social service, and health care professionals.

We anticipate the need for CAP services will only increase over the next year as DHHS resumes, per federal requirements, annual MaineCare renewals, which were previously paused during the federal COVID-19 Public Health Emergency.² DHHS estimates that **65,000 to 90,000 Mainers will lose their MaineCare coverage** during this year-long process, many of which will need help understanding their coverage options and applying for and transitioning to a private insurance plan.³ The CAP will be an invaluable resource to Maine people who are at risk of becoming uninsured, benefitting not only those who need health care, but also Maine's rural health care providers, hospitals, and clinics that depend on the revenue they receive from health insurance to help keep their doors open.

The legislation that established the CAP, passed by the 129th Legislature, provided funding for the CAP for the '19-20 and '20-21 fiscal years.⁴ Two years later, the 130th Legislature passed LD 631, which continued funding for the CAP for the 21-22 and 22-23 fiscal years to help ensure Maine people have access to the assistance they need to enroll in coverage and get the most out of their health plans.⁵

It is clear there is an ongoing need for CAP services, which is why the Health Coverage, Insurance and Financial Services Committee (HCIFS) recommendations to AFA on the Governor's Biennial Budget Bill included a near-unanimous recommendation to add ongoing funding for the Health Insurance Consumer Assistance Program into the biennial budget.⁶ A separate bill to provide ongoing CAP funding was also

² <https://www.maine.gov/dhhs/ofi/programs-services/phe>

³ https://www.maine.gov/dhhs/sites/maine.gov.dhhs/files/inline-files/Presentation_0.pdf

⁴ <https://legislature.maine.gov/LawMakerWeb/summary.asp?ID=280072460>

⁵ <https://legislature.maine.gov/LawMakerWeb/summary.asp?paper=SP0245&SessionID=14>

⁶ <https://legislature.maine.gov/doc/9869>

introduced this session. LD 1077, as amended received near unanimous support in HCIFS (11-1) and has continued to receive strong bipartisan support in both the House and Senate.^{7,8}

Recent polling also found that **more than eight out of ten Mainer voters support continuing to provide access to an independent, nonprofit Consumer Assistance Program** to help Mainers understand health insurance options, apply for and enroll in health coverage, and navigate private insurance issues, such as helping people with appeals if they are denied coverage by an insurance company.⁹

CAPs play a vital role in ensuring that people are able to enroll in health insurance and obtain coverage for the benefits they are entitled to. For these reasons, we urge this committee to ensure Maine people continue to have access to these critical services now and in the future, by including ongoing funding for Maine's CAP in the biennial budget.

Closing Coverage Eligibility Gaps:

Governor Mills and Maine's Legislature have taken several steps to improve access to quality, affordable health care in recent years, including closing gaps in MaineCare eligibility for immigrants who are under 21 years old or pregnant. However, despite these gains in health coverage, there are many people in Maine who are still falling through the cracks.

Through our HelpLine and our work with navigators, enrollment assisters, and other community-based organizations, we hear about and see the consequences of the inequalities many people in Maine face when trying to access or navigate the many facets of our healthcare system. For many, the largest barrier to care is lack of access to health coverage. We do our best to connect people who can't get other coverage with financial assistance offered by hospitals, community health centers, and other non-insurance programs. Unfortunately, these programs are not a substitute for comprehensive coverage and many people who are ineligible for health insurance have medical needs that go unmet. In such cases, serious and chronic medical conditions can become extremely difficult, and sometimes impossible, to manage without consistent access to prescription drugs and timely and appropriate care.

Nobody living in Maine should have to choose between going to the doctor or getting the medicine they need and being able to feed their families, pay rent, and meet their basic needs. Yet, these are the choices many New Mainers are being forced to make because they are not able to get MaineCare and CHIP.

Studies of the effect of cost-sharing requirements within Medicaid populations have shown that cost is a significant barrier to accessing care in a timely manner.¹⁰ Excluding people from coverage discourages people from accessing preventive care and to delay other necessary health care for as long as possible. People without access to health coverage are more likely to delay receiving care until their health has deteriorated and their condition has worsened and will likely wind-up seeking care in a hospital emergency room that is more invasive and more expensive than if they had been able to access the appropriate services earlier on. Our healthcare system is more most cost efficient when everyone has

⁷ http://www.mainelegislature.org/legis/bills/display_ps.asp?id=1077&PID=1456&snum=131

⁸ <https://legislature.maine.gov/LawMakerWeb/dockets.asp?ID=280087214>

⁹ <https://www.maineahc.org/wp-content/uploads/2023/05/Polling-Views-of-Maine-Voters-On-Health-Care-Affordability.pdf>

¹⁰ <https://www.clasp.org/publications/fact-sheet/evidence-builds-access-medicare-helps-people-work/>

coverage and can access the appropriate level of medical care when they need it, reducing the burden on hospital emergency departments, which are currently the only point of access to care for so many. It is also worth noting that hospital free care and other financial assistance programs often do not cover the costs of emergency ambulance rides, medical specialists not employed by a hospital, or prescription drugs needed to treat and manage serious and chronic health conditions. While Maine's patchwork of financial assistance programs helps provide many important services, it is not a substitute for comprehensive coverage.

MaineCare is a vital program that enables low-income Mainers to have access to needed medical care and gives Maine people and families peace of mind that one serious illness or accident won't lead to bankruptcy. Furthermore, not only does Medicaid coverage improve the health of individuals, but data also suggests that having Medicaid makes it easier for people to find employment and to keep their jobs.¹¹

As you are all well aware, Maine is experiencing workforce shortages in almost every industry. Immigrants play a vital role in supporting and sustaining many of Maine's essential industries, including health care, direct care, fishing, agriculture, and food production.¹² Not only has having Medicaid been shown to make it easier for people to get and maintain employment, but data also shows that having access to affordable health care reduces the number of missed workdays due to illness among low-income workers.¹³ MaineCare is integral to the health and economic security of our state, which is why we must ensure that they are accessible to all people in Maine with low-income, including immigrants.

When it comes to health care, we are all better off when everyone can get the medical care they need. Continuing to exclude people who live, work, and go to school in Maine, from accessing health coverage would be doing so at the detriment, not only of those unjustly barred from coverage, but to our larger communities, health care providers who otherwise may go unpaid, and the State of Maine as a whole. The Legislature now has an opportunity to correct an injustice, reduce health care disparities, and help ensure all people in Maine can access the health care and coverage they need. We urge you to take advantage of this opportunity to pass a budget that builds on the progress made last year and closes the remaining coverage gap for immigrants who are ineligible for MaineCare based on their immigration status.

Implementing the Expansion of School-based Preventive Oral Health Services:

Access to preventive oral health care is important for everyone but is especially critical for children. Children who do not receive preventive dental care are more likely to experience tooth decay, which can result in impaired speech development, difficulties with socialization, and lower performance in school. The impacts of childhood tooth decay may not be easily erased and have lifelong consequences on an individual's health and economic wellbeing.¹⁴

It is unfortunate when children endure avoidable pain and suffering due to lack of preventive care - care that is demonstrably less invasive and more cost efficient. Although MaineCare covers comprehensive

¹¹ <https://www.clasp.org/publications/fact-sheet/evidence-builds-access-medicare-helps-people-work/>

¹² <https://www.pressherald.com/2022/09/18/immigrants-may-hold-a-key-to-solving-maines-labor-shortage/?auth0Authentication=true>

¹³ <https://www.benefitspro.com/2019/07/24/unaffordable-health-care-results-in-more-employee-sick-days/>

¹⁴ <https://www.maine.gov/dhhs/mecdc/population-health/odh/documents/oral-health-in-Maine-2013.pdf>

dental benefits for eligible children, including preventive care, children often lack meaningful access to services. We hear from parents who call our Helpline because they cannot find a dentist that will accept new patients and also accepts MaineCare. We have seen firsthand how the lack of dental providers, and more specifically dental providers who accept MaineCare, has contributed to access issues for children who need services. This is especially true for families with low income living in rural areas of the state. The School Oral Health Program helps fill a critical gap in our current dental system, by ensuring that kids have the opportunity to receive at least a screening and fluoride varnish, as well as follow up referrals as needed.

We appreciate that 2024-2025 biennial budget includes funding for the Maine CDC's School Oral Health Program, however we ask the committee to increase funding to ensure there are sufficient resources to continue expanding the program to serve all Maine schools by 2025.

The 2022-2023 supplemental budget, which was enacted in April 2022, expanded the Maine CDC's School Oral Health Program over a 3-year period. It provided funding to begin expanding the program and required the Department to provide services through the program in all schools in Maine by January 1, 2025.

We expected the biennial budget to increase the funding for this program, so that it can continue expanding the number of Maine schools it is able to serve. However, the proposed biennial budget maintains the program's current level of funding. At its current level of funding, the School Oral Health Program is currently able to serve about 220 schools in the 2022-2023 fiscal year. Additional funding is needed to continue expanding the program so that it is able to serve all schools in Maine (roughly 600 schools) by January 1, 2025.

It is a terrible waste of resources to allow dental disease to impair any child's oral health and then unnecessarily have to pay for costly emergency dental care or other treatment necessary to treat the progression of disease. Providing preventive dental care in schools helps to address this problem by making dental care more affordable and accessible for families. For these reasons, we urge you to ensure there is sufficient funding for Maine's School Oral Health Program so that children in all Maine schools can access these critical preventive services.

We appreciate your consideration and thank you for the work you do on behalf of all Maine people.

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

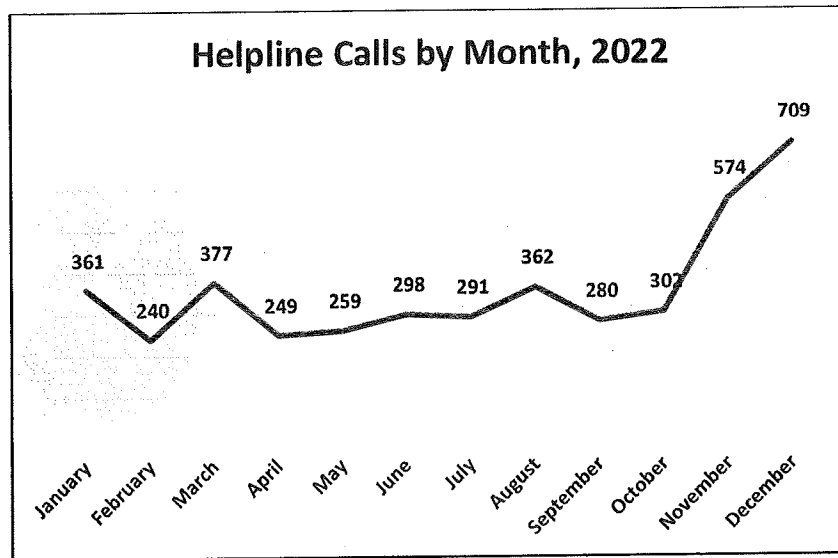
A. Complaints and Appeals.

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.

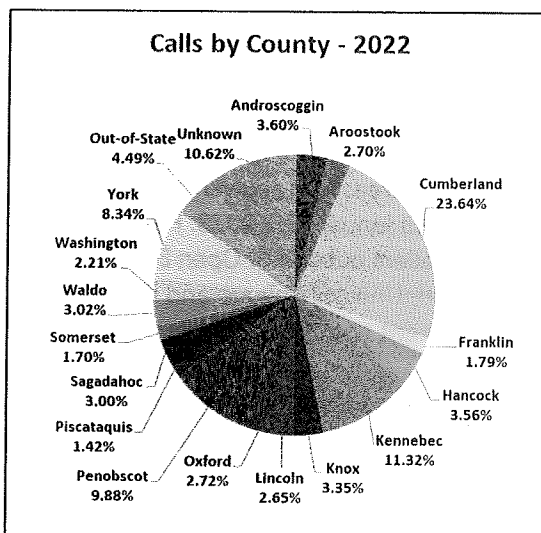
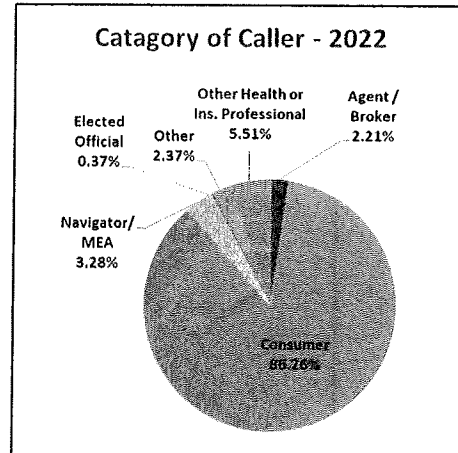


Between April through September, call volume remained fairly steady. In August, there was an increase, likely attributable to the new [MyMaineConnection.gov](https://www.mymaineconnection.gov) website (used to enroll in public coverage programs), which launched in late July. Call volume increased steeply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

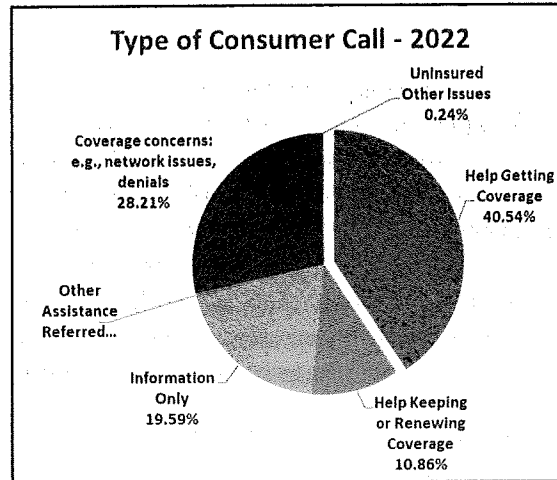
² Doctor's office, hospital staff.

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.



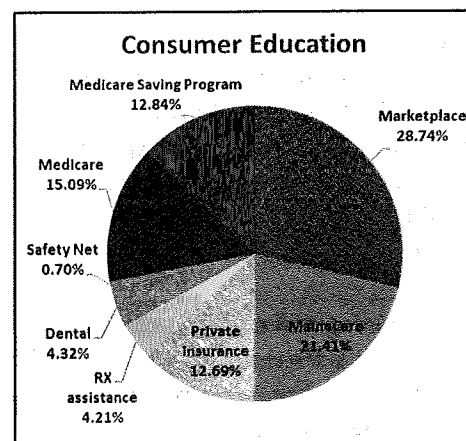
CAHC tracks county data in order to inform our outreach and education efforts. County volume in 2022 was roughly equivalent to activity from prior years. As is typical, the largest percentage of calls (53%) came from Cumberland County, Kennebec, Penobscot, and York Counties (24%, 11%, 10% and 8% respectively).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



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://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:

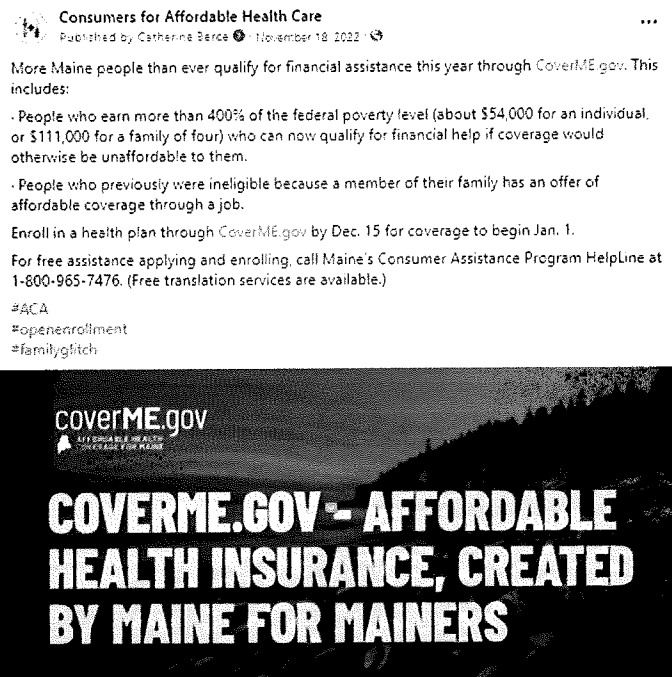
- A profile of CAHC in the Central Maine Nonprofit Guide, published by the Kennebec Journal and Morning Sentinel. The feature provided information about coverage options in Maine, featured the CAP's toll-free number, and also pointed readers to [CoverME.gov](https://coverme.gov).
- Stories published 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.