



Consumers for Affordable Health Care

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

mainecahc.org

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Testimony of Linda Sanborn, MD

February 26, 2025

On behalf of Consumers for Affordable Health Care

Neither for nor against

LD 210 "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, 2025, June 30, 2026 and June 30, 2027"

To the Joint Standing Committees on Appropriations & Financial Affairs and on Health Coverage, Insurance and Financial Services

Good afternoon, Senator Rotundo, Senator Bailey, Representative Gattine, Representative Mathieson and members of the Joint Standing Committees on Appropriations and Financial Affairs and Health Coverage, Insurance and Financial Services. My name is Linda Sanborn. I am a member of and am here today representing the Board of Directors of Consumers for Affordable Health Care (referred to as CAHC). Consumers for Affordable Health Care is a nonpartisan, nonprofit organization that advocates the right to quality, affordable health care for every person in Maine.

As you deliberate on biennial budget matters related to the Department of Professional and Financial Regulation, specifically, the Bureau of Insurance, 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 Health Insurance 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. Maine statute requires the AG to contract with an independent nonprofit organization for Consumer Assistance Program services that include:

- A. Assisting consumers with filing complaints and appealing denials of coverage with group health plans, health insurance carriers, or independent review organizations and providing information about internal and external appeal and grievance processes;
- 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;
- D. Assisting consumers with obtaining health insurance by providing information, referrals, or other assistance;
- E. Assisting with enrolling in coverage and obtaining federal health insurance premium tax credits (subsidies, under Section 36B of the United States Internal Revenue Code of 1986, as amended)
- F. Providing information to the public about the services of the CAP through a comprehensive outreach program and a toll-free telephone number.

Last year, Maine's Consumer Assistance Program fielded nearly 7,300 calls and emails with Mainers who

needed help understanding their health coverage options, applying for and enrolling in health coverage, and/or who needed assistance in understanding their coverage and appealing denied claims 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:

- A York County resident who was inappropriately denied coverage, who shared: *“Our insurance company did not cover medical tests the doctor ordered. CAHC helped us file an appeal, proving the insurance company did not process the claims properly. I was reimbursed for the tests, which were costly. I am grateful for the assistance provided by the CAP.”*
- A Sagadahoc County couple and small business owners, one who shared: *“I contacted CAHC for help making sense of the bewildering health insurance landscape. I own a business. My wife owns a business. We have two daughters. We're glad to have someone who is not merely a customer service agent, but a true problem solver and communicator.”*

These are only a couple of stories from among the thousands of consumers CAHC helped in 2024. I have attached to my testimony, a copy of the CAP's most recent annual report, filed last month with the Attorney General. The report provides detailed information about CAP services provided last year and the people the CAP assisted.

My testimony provides more information about the services Maine's CAP provides. I believe continued funding is important for many reasons. For example, CAHC will soon release its updated healthcare affordability survey data that shows:

- Nearly half of Maine households have medical debt, and
- One of three Maine families have struggled to pay for necessities like food, heat or housing, due to medical expenses.

We are particularly concerned about the continued effect the end of the public health emergency has had on Mainers, thousands of whom have had to or will soon transition to private Marketplace coverage as continuous coverage under MaineCare has ended.

We are also concerned about the real possibility that coverage options for people who can't afford or already struggle to pay for health insurance will become more limited as a result of possible changes at the federal level. For example, most (85%) of the 65,000 Mainers with coverage through Maine's Marketplace (CoverME.gov) receive premium assistance (subsidies). These Mainers are at risk of having to pay significantly more for their coverage at the end of this year if enhanced subsidies provided by Congress are not extended. They are at risk of becoming uninsured and will need help understanding their options. For many, it will mean having to purchase a less expensive plan with more cost sharing (higher deductible and copays). They will need to make sure their primary and specialty care providers are in network and prescription drugs they need are included in their plan formulary at a tier they can afford. We are also concerned about Mainers who currently have employer sponsored coverage, who are at risk of losing their jobs and coverage, because of budget cuts at the federal level that will trickle down to the state level.

Navigating and making sure Mainers have the coverage they need not only benefits those who need health care, but also benefits Maine's healthcare infrastructure, including providers, hospitals, clinics, and others which rely on revenue they receive from private and public health insurance to help keep their doors open.

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, like other state legislatures, was wise to provide state funding for Maine's Consumer Assistance Program over the past six years to ensure this valuable resource continues to be available to Maine people. I hope you will consider doing so again with this budget.

Thank you.

Additional information related to Consumer Assistance Programs:

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 Maine's Superintendent of Insurance, designated Consumers for Affordable Health Care as Maine's 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 aren't offered health insurance through work or who can't afford such coverage, in understanding their options and in enrolling in coverage. The CAP provides assistance with other insurance issues, such as appealing a denial of coverage from an insurance company. Explanation of benefit (EOB) notices sent by insurance 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.

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, including appeals. CAPs continue to operate without federal funding in more than 30 states, many of which are supported by state funding.¹

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 Maine's Health Insurance Consumer Assistance Program. The legislation included funding for the CAP through a transfer of Other Special Revenue Funds from the Bureau of Insurance to the Office of the Attorney General. This funding has been in place for the past six years and has helped to 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,

¹ <https://www.cms.gov/CCIIO/Resources/Consumer-Assistance-Grants>

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).

The CAP works with a number of state agencies and other stakeholders, including, for example, Maine's Department of Labor Rapid Response team, in providing information about health coverage options when a business closes or is laying off workers. People who lose coverage in these examples are eligible for what is referred to as a special enrollment period and typically have a limited amount of time to pick up coverage through Maine's Marketplace. CAP staff enrolled nearly 1,000 Mainers in coverage through a special enrollment period last year. The CAP also provides training to other enrollment professionals throughout the state, such as insurance brokers, hospital billing staff and staff at community health clinics and social service agencies.

Again, Health insurance is complicated, especially for people who do not have access to health insurance through their employers. 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. Maine's Health Insurance Consumer Assistance Program plays 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 reach out with any questions you may have about Maine's Health Insurance 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: 01/01/24 – 12/31/24

2024 Executive Summary

Consumers for Affordable Health Care (CAHC) serves as Maine's Health Insurance Consumer Assistance Program (CAP). In 2024, Maine's CAP recorded 7,299 calls and/or emails (incoming or outgoing) to its HelpLine staff. Telephone and email messages are typically returned on the same day or within one business day by one of CAHC's five certified Maine Enrollment Assistants.

Appeals and Complaints:

- Represented and/or coached 87 consumers regarding the appeals process for claims denied by insurance companies and/or filing complaints to regulatory authorities.
- Secured at least \$165,618 in recovered medical benefits (does not include recovered benefits for consumers who engage in self-advocacy after receiving assistance from HelpLine/appeals staff).

Collecting, tracking, and quantifying inquiries about health insurance.

- Assisted with and educated 2,508 callers about ACA Marketplace plans and CoverME.gov during open enrollment and through Special Enrollment Periods.
- Supported and assisted 118 consumers with barriers they faced accessing Marketplace Coverage
- Fielded 360 calls from other enrollment professionals (brokers, hospital or social service staff) who needed assistance enrolling Mainers in Marketplace coverage.

Educating consumers on their health insurance coverage rights and responsibilities.

- Provided general education about health insurance options, ACA Marketplace plans and the enrollment process, Advance Premium Tax Credits (APTCs-premium subsidies) and reconciling APTCs at tax time, Cost-sharing Reductions (assistance with copays, coinsurance and deductibles), and other issues including, for example, provider networks and tiered prescription drug benefits.
- Created and updated health coverage related fact sheet library on CAHC's website
- Distributed fact sheets to consumers and enrollment professionals statewide

Assisting consumers in obtaining coverage.

- Screened for and/or enrolled 1,572 consumers in Marketplace coverage during Open Enrollment
- Screened for and/or enrolled 936 consumers in Marketplace coverage during Special Enrollment Period(s)
- Referred 539 consumers to the Office of Health Insurance Marketplace (OHIM/CoverME.gov) for technical assistance with the on-line application
- Garnered 1,088 total attendance at Maine Marketplace Enrollment Assister trainings.

Assisting with obtaining federal health insurance premium tax credits.

- Assisted consumers in realizing at least \$2,043,567 in Advance Premium Tax Credits (premium subsidies)

Outreach and education related to toll-free assistance.

- Enhanced reach of Marketplace Open Enrollment information with television and radio advertisements
- Promoted visibility through interviews and stories on Maine Public, Portland Press Herald, Maine News Service and Bangor Daily News
- Partnered with Maine Department of Labor Rapid Response Team for recently laid-off workers
- Hosted in-person tabling events where 952 health coverage related factsheets were distributed
- Expanded social media presence on Facebook, Instagram, and YouTube

Maine’s Health Insurance Consumer Assistance Program Consumers for Affordable Health Care

Pursuant to 24-A M.R.S. §4326 (PL 2019)

Reporting period: 01/01/24 – 12/31/24

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

- A. Assist 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. Collect, track, and quantify inquiries regarding health insurance and problems encountered by consumers.
- C. Educate consumers on their rights and responsibilities with respect to health insurance coverage.
- D. Assist consumers with obtaining health insurance coverage by providing information, referrals, or other assistance.
- E. Assist 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. Provide 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, outreach and education, and private insurance appeals and grievances. While the majority of CAHC’s work is telephone and/or videoconference based, in-person assistance is always available for people who need it. CAHC typically responds to telephone or email messages within one business day.

Overview: In 2024, Maine's CAP recorded 7,299 calls and/or emails (incoming or outgoing) to our HelpLine. Consumer circumstances vary, but each caller needed assistance navigating the complex world of health insurance. Consumer stories include:

- A York County resident facing coverage denial: *"Our insurance company did not cover medical tests the doctor ordered. CAHC helped us file an appeal proving the insurance company did not process the claims properly. We were reimbursed for the tests, which were costly. We are grateful CAHC is available to help consumers like us."*
- A Kennebec County resident who needed assistance finding affordable coverage: *"CAHC's HelpLine Advocate made it easy figuring out insurance after a life-changing event. She was very knowledgeable and relieved a lot of the stress. I don't know what I would have done without her help."*
- A Sagadahoc County couple: *"Year after year I contact CAHC for help making sense of the bewildering health insurance landscape. I own a business. My wife owns a business. We have two daughters. We're glad to have someone who is not merely a customer service agent, but a true problem solver and communicator."*

These are only three stories from among the thousands of consumers CAHC helped in 2024. This report provides detailed information about CAP services and the people we assisted.

CAHC's services are vital because the public and private health insurance landscape can be overwhelming to navigate, especially for people who are not offered coverage through employment, including the self-employed. For example, insurance plans and programs have different application and enrollment processes, complex eligibility criteria, burdensome documentation requirements, waiting periods, and, in the case of private insurance, limited opportunities to enroll. Furthermore, it is common for members of a single family to be eligible for different health insurance programs.

To complicate matters further, eligibility criteria changed. The 2024 reporting period coincided with the federal government's requirement to phase out pandemic-era public health insurance protections, typically referred to as the "unwinding." During most of 2024, all states, including Maine's Department of Health and Human Services (DHHS) conducted Medicaid redeterminations (MaineCare in Maine). Mainers who were no longer eligible needed to enroll in other health insurance, for example employer-sponsored coverage, if available and affordable, or an Affordable Care Act Marketplace plan to maintain comprehensive health insurance coverage.

To reduce the likelihood that some Mainers would fall through the cracks and become uninsured during this transition, CAHC worked closely and collaboratively with the Office of Health Insurance Marketplace (OHIM), which administers [CoverME.gov](https://www.coverme.gov), Maine's state-based exchange for Marketplace plans. CAHC publicized that HelpLine staff were available to assist people who were no longer eligible for MaineCare in obtaining other private Marketplace coverage.

Marketplace Open Enrollment (at [CoverME.gov](https://www.coverme.gov)), for individuals who are self-employed, who are not

offered coverage, or who can't afford it through their employer, starts in November and ends in January each year. During the 2024 reporting period, CAHC assisted consumers seeking coverage for 2024 private insurance plans from 1/1/24 until 1/15/2024 and assisted consumers seeking coverage for 2025 plans from 11/1/24 until 12/31/2024.¹ Outside of those time frames, calls consisted of people seeking coverage through a Special Enrollment Period (SEP) because they were no longer eligible for MaineCare, had lost employer-sponsored coverage, or experienced another life change qualifying them for a SEP. People also needed help appealing a denial of coverage from their insurer or navigating safety net programs, including sliding scale community health clinics, hospital free care or prescription drug assistance programs. As of 01/08/25, the Center for Medicare and Medicaid Services reported that 63,076 people have selected an ACA Marketplace plan through CoverMe.gov.

CAHC Consumer Assistance Program (CAP) Staff are certified as Maine Enrollment Assistants (MEAs), having completed OHIM's annual MEA training. MEAs are qualified to help consumers evaluate their private (and public) health coverage options and can help consumers enroll in coverage. CAP HelpLine staff met with a consortium of statewide navigators/MEAs bi-weekly during the reporting period 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.

Assisting with Marketplace enrollments is a complicated endeavor. Consumers must compare plans on the CoverME.gov website, check provider networks and coverage levels for the prescription drugs they need, and evaluate cost-sharing requirements. When consumers had access to a computer or mobile device, CAHC MEAs utilized video conferencing technology to assist. However, in-person enrollment assistance was available to people who preferred or required it. In those situations, safety protocols were in place to protect both staff and consumers. If travel to Augusta posed a difficulty, CAP staff reached out to other MEAs and 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 over the phone. Consequently, CAHC MEAs provided enrollment assistance by phone only when there was no other option available.

An important note: CAHC launched its new Consumer Assistance Program database on 07/01/24, six months into the reporting period. The new database allows for collection of richer, more detailed information about the Mainers who rely on our assistance. As a result, comparisons to data from 2023 are not helpful for understanding Mainers' experiences finding, understanding, and using health insurance. Furthermore, some data presented in this report is limited to the last six months of the reporting period. This report will identify those situations when relevant.

Consumer Assistance Program Services in 2024

A. Complaints and Appeals.

Since 2016, when CAHC started compiling this information, CAHC has helped consumers realize at least \$1,608,720 in medical benefit through filing insurance appeals, filling complaints with the Maine Bureau of Insurance or US Department of Labor, or through external review coordinated by the Maine Bureau of Insurance. During the reporting period, CAHC staff acted as authorized representative for 7 consumers in filing an appeal or a complaint, helping to secure at least \$165,618 in medical benefit.

¹ This report does not include CAHC Open Enrollment data after December 31, 2024.

Complaints and appeals can be particularly difficult matters for consumers to handle on their own. Complaints notify regulatory authorities that an insurance company may not be adhering to the terms of a contract or complying with the law. Appeals involve time-sensitive filings with insurance companies seeking to overturn a denied claim for coverage, whether the basis of the company’s decision is medical necessity or an exclusion. Asserting rights in both these contexts requires a sophisticated understanding of insurance practices.

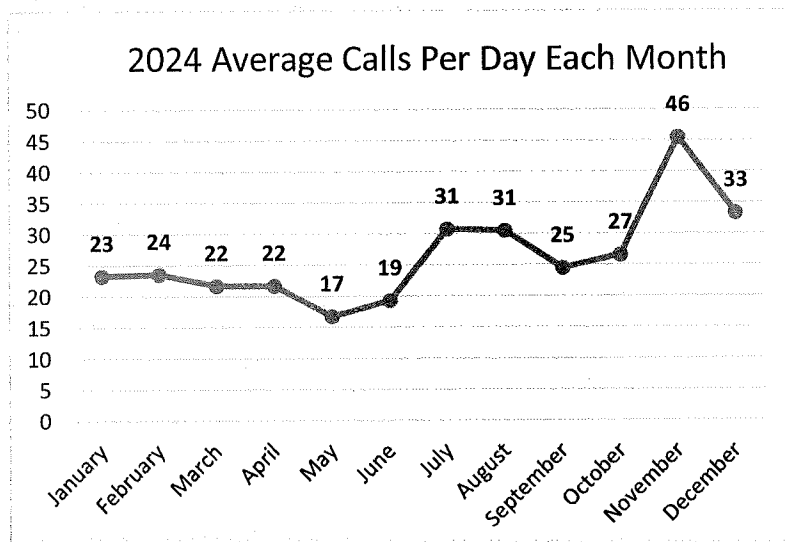
During the reporting period, CAHC coached at least 80 consumers in challenging denied claims for coverage by calling their insurance company member services or filing a first level appeal. CAHC advised three consumers to file a complaint with the US Department of Labor.

For consumers with greater health coverage literacy, resources, and understanding, CAHC makes a consumer guide [Do It Yourself Health Insurance Appeal: A step by step guide to exercising your rights](#) or [fact sheet](#) available.

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 7,299 calls in 2024. Ninety-four percent of the calls were from consumers; the remaining 6% were from other MEAs and brokers, community partners, family members or representatives, and providers.

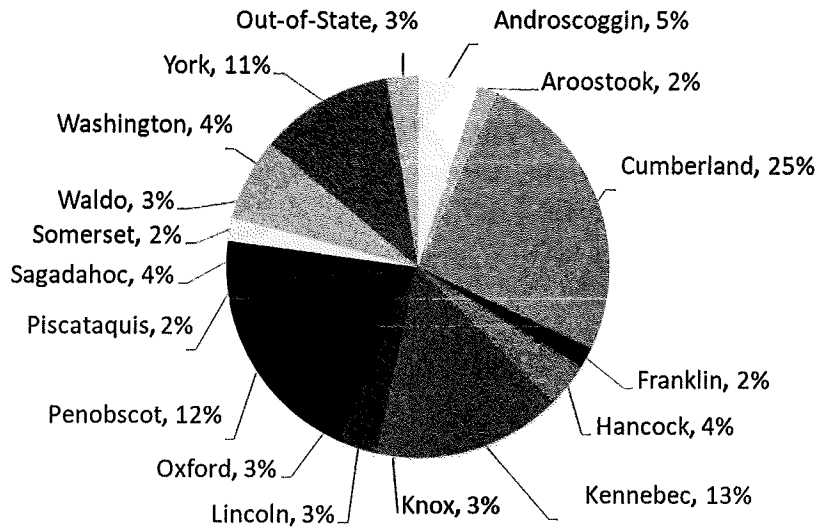
This chart shows the average number of calls per day, each month to CAHC’s Consumer Assistance Program HelpLine.



The average number of calls spiked in July and August, which coincided with the unwinding redeterminations for Medicaid, which necessitated Special Enrollment Periods for people seeking private Marketplace coverage. The highest average number of calls occurred in November, with the start of Open Enrollment for 2025 Marketplace plans. The second highest average number of calls occurred in December, the second month of Open Enrollment.

The CAP tracks county data in order to inform our outreach and education efforts. The largest percentage of calls (25%) came from Cumberland, followed by Kennebec (13%), Penobscot (12%), and York (11%) Counties. According to the United States Census Bureau, 58% of Maine’s population resides in one of those 4 counties.

7,299 CALLS BY COUNTY IN 2024



In the second half of 2024, after the database changes were implemented, CAHC began to track technical assistance more precisely. Between 07/01/24 and 12/31/24, CAHC provided Marketplace application assistance to 179 consumers, assisted with Marketplace navigation to 111 consumers, and helped 97 consumers with plan selection. 111 consumers chose CAHC as their Marketplace expert through [CoverME.gov](https://www.coverme.gov).

CAHC engages in a significant amount of consumer education during HelpLine calls. CAP HelpLine staff spoke with 2,024 callers about various aspects of the ACA Marketplace and [CoverME.gov](https://www.coverme.gov), including information about how to use the site, how to use the plan compare tool, how to use the affordability tool, and explanations about Advance Premium Tax Credits. CAP staff spoke to 574 consumers about Special Enrollment Period. The actual number of people screened for coverage is greater than the number of calls, given a caller may also be inquiring about other household members.

The CAP collects data regarding barriers to enrollment in all types of health coverage. With respect to Marketplace coverage, consumers reported 118 barriers during the reporting period (this number does not include claim denials). Marketplace application barriers constituted 54, or 46% of the total number of barriers. Affordability was reported 42 times, or 36% of total barriers. Other barriers included inaccurate determinations and tax form/subsidy repayment issues. These barriers testify to the complex issues many Mainers face in understanding our health insurance system.

Providing assistance support to other MEAs and entities, including hospital billing staff, community health centers, social service agencies, etc., and other individuals who work with consumers, extends the CAP’s reach. The CAP fielded 360 calls during the reporting period, assisting these professionals with questions about Marketplace eligibility and application assistance. In addition, CAHC oversees an enrollment professional ListServ, which currently has 304 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, MEAs, and insurance brokers who have specific coverage and enrollment questions. It is also a means to reach out to assisters statewide when a referral is needed for a face-to-face enrollment in Marketplace coverage. CAHC posted 73 times on the ListServ; other members posted 106 times. There were 258 threads on the ListServ during the reporting period.

C. Educating consumers about their rights and responsibilities.

In addition to educating individuals through the Helpline, CAHC maintains a library of educational, inclusive, downloadable factsheets and other materials on its website.² These include factsheets about Marketplace and other coverage options, an appeals guide, specific programs designed to help underserved populations and people with high deductibles and other cost sharing, health and dental clinics, prescription drug assistance programs, hospital free care, and other safety net programs. CAP staff mailed or emailed 462 factsheets about Marketplace coverage or application requirements to individual consumers as appropriate during the reporting period. These factsheets are also distributed by CAHC's network of enrollment professionals, at hospitals, health centers, and community action programs statewide.

CAP staff provides callers who are eligible for Marketplace plans, whether through Special Enrollment Period or during Open Enrollment, with in-depth education about private Marketplace coverage: how it is structured, different coverage levels and what types of subsidies might be available, and how both Advance 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 and has helped to reduce Maine's uninsured rates and stabilize its insurance market. 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 monthly subsidy, determined by the amount of one's projected annual income, 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 subsidies against their actual income when filing federal taxes. If income is higher than projected, a person receiving subsidies may have to pay back some or all of the subsidies provided. CAHC considers this a critical educational piece so consumers who take advantage of the APTC are not caught unaware in the event of an income change.

D. Assisting consumers in obtaining coverage.

CAP 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 insurance (and subsidies to help pay for that coverage) or public health insurance. It continues with CAP staff providing application and/or enrollment assistance as needed.

During the reporting period, CAHC screened and/or enrolled a total of 2,508 consumers for health insurance through the ACA Marketplace (either during Open Enrollment or through Special Enrollment Period).

Assistance provided involved an in-depth explanation about Marketplace coverage, including topics such as: metal coverage levels (bronze, silver and gold plans), defining and explaining costs (premiums,

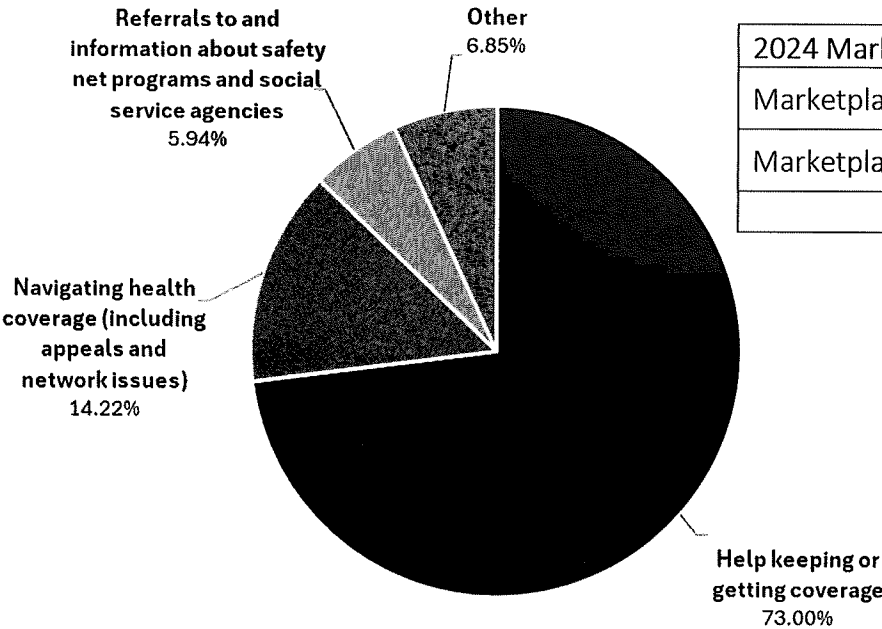
² At this writing, all fact sheets are being updated to ensure conformity with the 2025 Federal Poverty Level guidelines. The website will be updated to include revised factsheets as they become available.

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, what SEPS are and who qualifies, things to look out for when choosing a plan (e.g., network providers and prescription drug coverage), and, the importance of reconciling tax credits when filing taxes. Enrollment assistance also included a review of the dozens of plans available, including Clear Choice plans, with consumers and discussion of plans that met their particular needs.

In addition, during the reporting period CAP HelpLine staff made a substantial number of referrals. For example, CAHC referred 539 callers to OHIM/[CoverME.gov](https://www.coverme.gov) for additional technical assistance with their Marketplace enrollment. The Marketplace often refers people to the CAP for more detailed help in understanding coverage provided by various plans. This collaboration allows each organization to make specific use of its expertise. [CoverME.gov](https://www.coverme.gov) call center representatives troubleshoot or escalate technical issues with the online enrollment process; CAHC staff used eligibility and healthcare system knowledge to help consumers navigate, select and enroll in a plan that was best for each member of their household.

CAHC referred 48 callers to other local MEAs, 887 callers to Maine DHHS, and 169 consumers to Area Agencies on Aging or Legal Services for Maine Elders. CAP staff referred to or helped 387 Mainers apply for other safety-net programs including Hospital Free Care, sliding scale health clinics, prescription assistance programs, etc.

CAP HelpLine Calls by Category, 2024



Marketplace	1,572
Marketplace SEP	936
Total	2,508

Training other assisters or enrollment professionals:

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. CAHC continued to hold trainings virtually, which have the advantage of reducing geographic barriers to participation. They also allow for targeted trainings for specialized organizations in a cost-effective, timely manner.

CAP trainings had a total attendance of 1,088, including Maine Enrollment Assisters, brokers, hospital billing staff, and social service agency personnel. Trainings included:

- Workshops:
 - A workshop entitled “MaineCare, Marketplace, and More” for Maine Behavioral Health on 04/24/24
 - Two Marketplace Workshops (05/07/24 and 10/03/23) for enrollment professionals, in conjunction with Western Maine Community Action, that covered the health insurance marketplace at [CoverME.gov](https://www.coverme.gov), eligibility for APTCs and cost-sharing reductions, Open Enrollment and Special Enrollment Periods, metal levels, provider networks, and drug formularies. A replay for the 10/03/24 workshop is available [here](#).
 - Two Maine Enrollment Assister Round Tables (10/17/24 and 10/22/24) where detailed information and training is provided to MEAs throughout the state prior to Marketplace Open Enrollment.

- Presentations:
 - A presentation on CAHC’s services for Legal Services for Maine Elders on 02/14/24
 - A Maine Department of Labor “Rapid Response” Team presentation for DOL staff members who work with recently laid-off workers on 02/15/24.
 - A Filling the Coverage Gaps Presentation on 05/21/23
 - A presentation at a legal aid conference hosted by Pine Tree Legal on 05/30/24
 - A CDC Community Cares Partners Presentation on 08/06/24
 - Two Area Agencies on Aging Marketplace updates (9/10/24 and 9/19/24)
 - A presentation for Groups Recover Together, a statewide outpatient substance use disorder provider, on 09/13/24.
 - A presentation for MaineHealth Access to Care on 10/10/24.
 - A Marketplace plans webinar on 10/29/24.
 - A presentation to Maine Lifelong Community Connectors on 11/20/24.

- CAHC hosted six presentations or “check-ins” with the 15 community-based organizations on the end of the pandemic-era public health insurance protections. These organizations assist Mainers who were no longer eligible for public coverage transition to private Marketplace health insurance. Maine’s Navigator Consortium members also participated.

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

In providing direct Marketplace enrollment assistance, HelpLine staff helped Maine consumers realize at least \$2,043,567 in Advanced Premium Tax Credits (APTC/monthly premium subsidies) during the reporting period. Of the total, \$1,103,114 were realized during Open Enrollment: \$940,453 during SEP. In addition, through advanced advocacy with [CoverMe.gov](https://www.coverme.gov), CAHC helped consumers realize \$66,132 in

APTCs. In those cases, CAP HelpLine staff assisted with correcting errors in the application. Without the CAP's advocacy, those errors might have prevented these consumers from enrolling in coverage altogether.

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 cannot be measured in its entirety.

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 and radio advertisements, the distribution of printed material, and earned and social media. The CAP's toll-free HelpLine number (1-800-965-7476) is listed on all private insurance Explanation of Benefit statements and on the Department of Health and Human Services' [CoverMe.gov](https://www.coverme.gov) website.

Department of Labor (DOL): CAP staff 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 pandemic and/or other economic factors. CAP staff participated in 9 remote Rapid Response events in 2024: for an employer in Jay on 01/30/24, the Town of Guilford on 02/14/24, a statewide employer on 03/07/24, and another on 03/27/24, an employer in Rumford on 04/03/24 and 04/17/24, an employer in South Portland on 06/25/24, and statewide employer on 09/23/24, and, an undisclosed nonprofit employer on 10/31/24.

In all, CAHC had direct contact with 126 consumers and distributed 412 fact sheets through DOL Rapid Response events. CAHC's toll-free HelpLine number (1-800-965-7476) is on DOL notices to filers for unemployment insurance.

In-person Events: CAHC participated in some in-person events in 2024. These included:

- A resource fair in Bangor on 03/06/24, 5/1/24 and 9/4/24
- A resource fair in Rangeley on 03/08/24
- A resource fair in Stratton/Eustis on 03/12/24
- A resource fair for individuals with brain injury on 03/21/24 in Augusta
- An open house for the Maine Association of Retirees on 04/25/24
- Tabling at the Maine Public Health Association Annual Conference on 10/01/24
- Tabling at the Maine Primary Care Association Annual Conference on 10/23/24

CAHC distributed 952 fact sheets at in-person events in 2024.

Media: CAHC participated in [Maine Calling](#) on 12/05/24, with Hilary Schneider, the Director of the Office of Health Insurance Marketplace, Kate Ende, CAHC's Policy Director, and Bob Carey, Superintendent of the Maine Bureau of Insurance.

In addition, CAHC appeared in or published stories in a number of newspapers, radio events or in television ads promoting the end of Open Enrollment for 2024 plans in January and highlighting Open

Enrollment for 2025 plans in November and December. For example:

- Maine Public Radio, 01/10/24, [Maine health insurance marketplace enrollment on track with last year's signups](#)
- Maine Public News Service, 1/11/24, [Open enrollment for ME health insurance marketplace underway / Public News Service](#)
- MaineBeacon, 11/4/2024, [Mainers can enroll for ACA health plans today](#)

Media: CAHC participated in [Maine Calling](#) on 12/05/24, with Hilary Schneider, the Director of the Office of Health Insurance Marketplace, Kate Ende, CAHC's Policy Director, and Bob Carey, Superintendent of the Maine Bureau of Insurance.

Television and Radio: In January, for the last two weeks of Open Enrollment for 2024 plans, CAHC ran 22 30-second [television ads](#) on WCSH in Portland promoting [CoverME.gov](#) and ACA plans and provided CAHC's toll-free, HelpLine number. The speaker, represented with her two children, said:

"Choosing health coverage can be confusing, but it doesn't have to be. Open enrollment for people who need coverage this coming year has started and runs through January 16th. If you need coverage, visit [CoverME.gov](#) to explore your options and see if you can get help paying for your coverage. You can also call Maine's Consumer Assistance Program at 1-800-965-7476 for free, confidential assistance finding and enrolling in a plan that works for you."

CAHC also ran 30 [radio ads](#). These ads ran on WCYY in Portland, WHOM, which broadcasts from Mt. Washington to all of northern New England, WJBQ in Portland, WEBB in Augusta/Waterville, and WMME in Augusta, reaching at least 185,700 listeners. The speaker said:

"If you're still in need of health insurance for 2024, this is the final call to explore your options. Open Enrollment for Maine's Marketplace plans runs now through January 16 for coverage to start February 1st. Explore plans at [CoverME.gov](#) or call Maine's Consumer Assistance HelpLine at 1-800-965-7476 for free, confidential help enrolling in coverage that works for you. That's 1-800-965-7476."

During November and December, CAHC ran Open Enrollment television ads in the Portland and Bangor catchment areas featuring the same family of three with updated information pertaining to 2025 Marketplace plans. Ads reached an estimated 251,031 and 83,441 viewers in their respective catchment areas.

Other: 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, which an open rate of 23%+/- . The blog always includes a message about health coverage, such as:

Need Health Insurance?

In addition to Open Enrollment at CoverME.gov, some Mainers may qualify for a Special Enrollment Period. But don't wait. Many special enrollment periods only last for 60 days.

Did you know that Mainers can apply for MaineCare anytime? It's true. Visit CoverME.gov for more information or apply online at MyMaineConnection.gov.

Need help? Call our free, confidential, HelpLine at 1-800-965-7476 with questions. Our certified Maine Enrollment Assisters can also help with health coverage application questions.

- CAHC's monthly Consumer News e-newsletter, sent to 3,796 recipients. An example is linked [here](#). The newsletter has an open rate of 38%.
- Electronic and printed material distribution of health insurance options and deadlines provided to professional organizations such as the Maine Organic Farmers and Growers Association, and Maine Council of Churches.
- Electronic information distributed through membership organizations such as the Maine Association of Retirees, People Plus, the Kennebec Valley YMCA, and MaineShare.
- Mailing of brochures, magnets, and business cards to health care providers (upon request), business, and community organizations

Social media: The CAP utilizes Facebook, Instagram, YouTube, LinkedIn, and TikTok to inform Mainers about their health insurance options. During the reporting period, CAHC posted various types of content related to CAP services, Marketplace plans, CoverME.gov (the state-based exchange), and Special Enrollment Period. CAHC posted 1,993 times across all platforms, an average of 5 per day. Total social media impressions were 249,357.

Sample posts about Open Enrollment and CoverME.gov include these from Facebook

Consumers for Affordable Health Care
Published by Ann Correa
October 31, 2024

🔔 Open Enrollment begins November 1st!

CoverME.gov is where Mainers can find and enroll in quality health insurance plans that cover all essential benefits like annual exams, prescriptions, mental healthcare, and emergency services.

- 85% of people who enrolled through CoverME.gov last year received financial savings to lower their health insurance costs. Some people pay as little as \$10 or less a month.
- Enroll by December 15 for coverage that starts January 1st, 2025
- The final deadline to enroll is January 15 for coverage starting February 1st

Enroll online at CoverME.gov, or call 1-866-636-0355 TTY:711. For assistance in another language select option 4 from the phone menu

Need help? Call Consumers for Affordable Health Care at 1-800-965-7476

#HealthInsurance #HealthCoverage #CoverME #Maine #HealthCare #OpenEnrollment #marketplace #ACA #Helpline #CAHC

8 OUT OF 10 MAINERS QUALIFY FOR FINANCIAL HELP.

coverME.gov

Consumers for Affordable Health Care
Published by Valerie McAvoin
November 29, 2024

Did you know that with the Plan Compare Tool, you can preview 2025 health insurance plans and prices? Compare plans to see their features, benefits, and estimated costs. Plus, see which plans include your doctors, prescription drugs, and more!

Log in to CoverME.gov today to compare plans for 2025. Open enrollment ends December 15th!

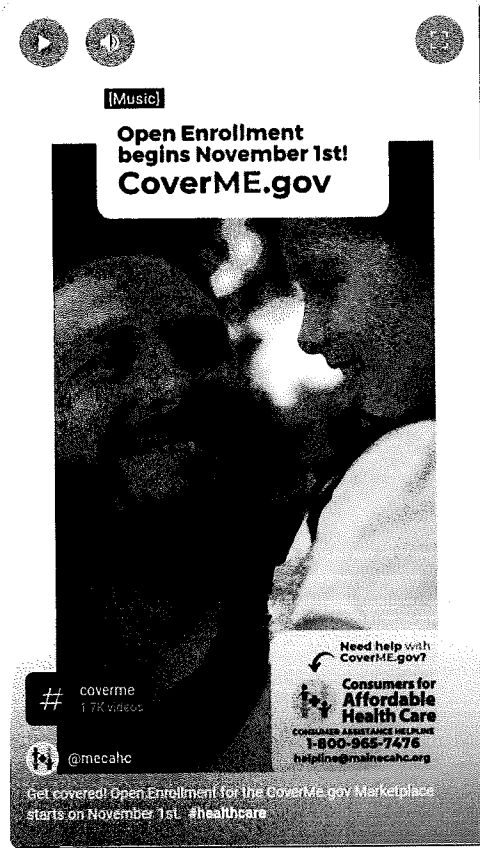
#HealthCare #Maine #HealthInsurance #Helpline #marketplace #ACA #healthcoverage #CoverME #OpenEnrollment #HealthcareCosts #PlanCompareTool

CoverME.gov
Maine's Marketplace
Plan Compare Tool
is available NOW!

A PLAN THAT FITS.
A PRICE THAT WORKS.

Need help with CoverME.gov?
Consumers for Affordable Health Care
1-800-965-7476
help@mainecahc.org

and these from YouTube and Instagram.



Description

Get covered! Open Enrollment for the CoverMe.gov Marketplace starts on November 1st. #healthcare

1	10	Oct 3
Likes	Views	2024

Get covered! Open Enrollment for the CoverMe.gov Marketplace starts on November 1st. Enroll by December 15, 2024, to ensure your health coverage is in place for 2025. Plan ahead and stay insured! Need help? Call Consumers for Affordable Health Care at 1-800-965-7476 or email at helpline@mainecahc.org #OpenEnrollment #healthcare #Maine #CoverME #HealthInsurance



1



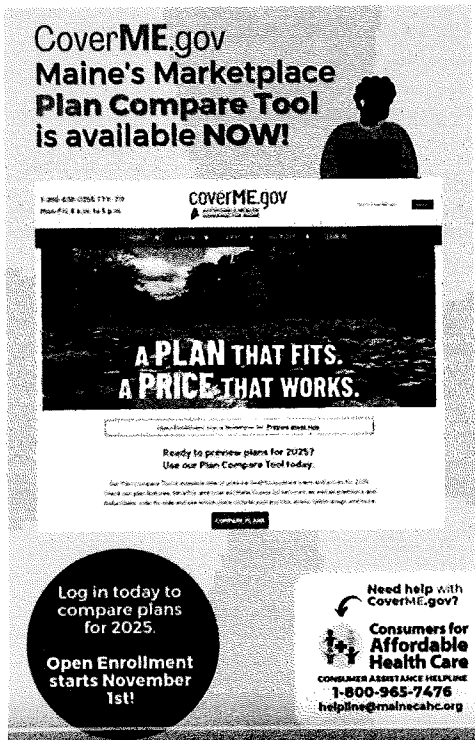
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Share



Maine's #Marketplace Plan Compare Tool is available NOW! CoverME.gov #healthinsuranceplans #maine



Maine Consumers for...
22 subscribers

Analytics

Edit video



1



Share



Promote



5 views Oct 23, 2024

Maine's Marketplace Plan Compare Tool is available NOW! With the Plan Compare Tool, you can look at 2025 health insurance plans and prices. You'll be able to compare plans to see their features, benefits, and estimated costs. Plus, you can check which plans include your doctors, prescription drugs, and more! Log in to CoverME.gov today to compare plans for 2025.

Open enrollment starts November 1st!

#HealthCare #Maine #HealthInsurance #Helpline #marketplace #ACA #healthcoverage #CoverME #OpenEnrollment #HealthcareCosts #PlanCompareTool



Open Enrollment begins November 1st! CoverME.gov

mainecahc 🗣️ Open Enrollment for Maine's Marketplace, CoverME.gov starts on November 1st.

Enroll by December 15, 2024, to ensure your health coverage for 2025. Plan ahead and stay insured.

Need help? Call Consumers for Affordable Health Care at 1-800-965-7476 or email us at helpline@mainecahc.org

#OpenEnrollment #healthcare #Maine #CoverME #HealthInsurance #healthcoverage #CAHC #marketplace #ACA #Helpline

View insights Boost post

📍 **Need help with CoverME.gov?**

Consumers for Affordable Health Care
CONSUMER ASSISTANCE HELPLINE
1-800-965-7476
helpline@mainecahc.org

❤️ 💬 🗣️

👍 Liked by mdraevans and 2 others
October 23, 2024

😊 Add a comment...

FIND HEALTH INSURANCE THAT FITS AT A PRICE THAT WORKS.

Compare plans and get financial help to lower your costs at

coverME.gov
AFFORDABLE HEALTH COVERAGE FOR MAINE

ابحث عن التامين الصحي الذي يليبي احتياجاتك بسعر مناسب.

قارن بين الخطط واحصل على مساعدة مالية لتقليل ما تتعلمه من تكاليف على الموقع الإلكتروني. CoverME.gov

ENCONTRE UM PLANO DE SAÚDE ADEQUADO POR UM PREÇO QUE SE ENCAIXA NO SEU ORÇAMENTO.

Compare planos e obtenha auxílio financeiro para minimizar os custos no site CoverME.gov

ENCUENTRE EL MEJOR SEGURO DE SALUD PARA USTED AL PRECIO QUE MÁS LE CONVIENE.

Compare los planes y reciba asistencia financiera para reducir sus costos en CoverME.gov

KU HEL CAYNIS CAAFIMAAD QIIME HABBOON OO KU QANCIYA.

Isku barbardhig qorsheyaasha jira oo ka hel caawimaad maaliyadeed si aad u dhinto kharashaadka kaa baxa barta CoverME.gov

1-866-636-0355 TTY: 711 For assistance in another language, select option 4.

mainecahc 🗣️ Our Helpline Advocates are here to assist you in finding the best health coverage options for you and your loved ones.

📞 Call us toll-free at 1-800-965-7476 or visit www.mainecahc.org for more information.

#coverme #Maine #mainecahc #healthcoverage #healthinsurance

Conclusion: CAHC effectively served as Maine’s Health Insurance Consumer Assistance Program, providing important outreach and education services to Maine people, including fielding 7,299 Helpline calls and emails in 2024. 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 the effort to ensure all Mainers have access to quality, affordable health insurance coverage.

For more information about Maine’s Health Insurance Consumer Assistance Program or health coverage options, email Consumers for Affordable Health Care or call 1-800-965-7476.