

CoverME Overview for Stakeholders

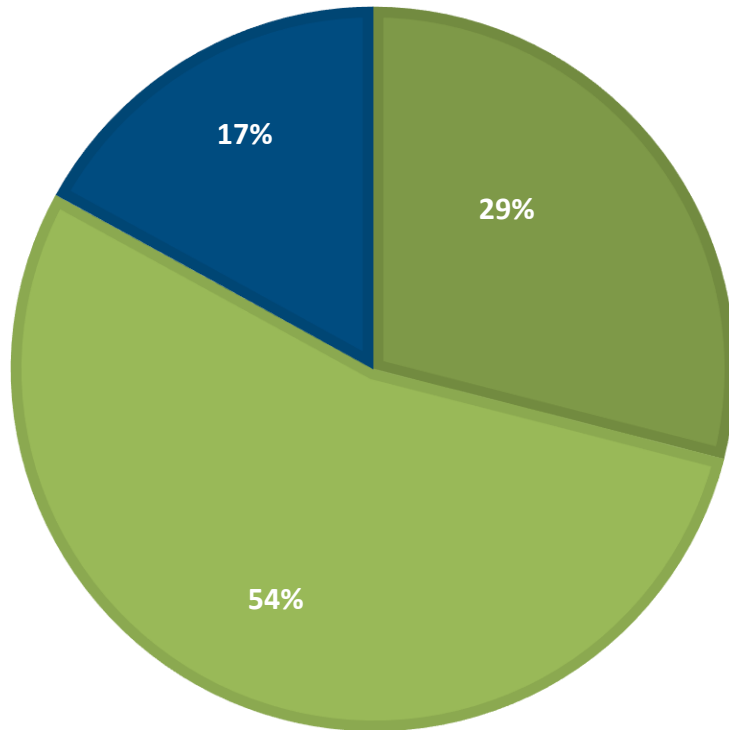
November 12, 2019



The Remaining Uninsured in Maine

Income Distribution of Uninsured Mainers, 2018

■ Below 138% FPL ■ 138%-399% FPL ■ 400%+ FPL



Key Takeaway:

The majority of the 105,000 Mainers who remain uninsured likely qualify for MaineCare or financial assistance to buy Marketplace coverage

Source: American Community Survey Data, 2018:

https://data.census.gov/cedsci/table?g=0400000US23&table=S2701&tid=ACSST1Y2018.S2701&t=Health%20Insurance&hidePreview=true&vintage=2018&layer=state&cid=DP03_0001E&lastDisplayedRow=20

Understanding MaineCare and Marketplace Coverage

	MaineCare (Medicaid)	Marketplace Coverage
Eligibility	Generally based on income. For the newly-eligible group, the income limit is 138% of federal poverty level (\$17,236/year or \$1,436/month for an individual)	No income limits, but generally for those who don't have coverage from their employer, Medicare, Medicaid, or another government program
Cost	In most cases: no monthly premium, and very low out-of-pocket costs when using care	Financial assistance is available on a sliding scale up to 400% of federal poverty level (annual income of \$48,560 for an individual, \$100,400 for a family of 4)
Enrollment	Consumers apply through the Office for Family Independence – application at My Maine Connection https://www1.maine.gov/benefits/account/login.html	Consumers apply through HealthCare.gov
Deadline	Medicaid enrollment is open all year – there is no deadline to apply	Open enrollment runs only from November 1st – December 15th
Assistance	Call the Office for Family Independence: 1-855-797-4357	Call the HealthCare.gov call center: 1-800-318-2596

Introducing CoverME

What is CoverME?

- Unified campaign to encourage enrollment
- Television, digital, and social media advertising
- Landing page with brief information to help consumers choose where to apply

The screenshot shows the coverME.gov website. At the top left is the phone number (800) 965-7476. The logo 'coverME.gov' is in the top right, with 'AFFORDABLE HEALTH COVERAGE FOR MAINE' below it. A navigation bar contains 'COVERAGE OPTIONS', 'FIND HELP NEAR YOU', and 'REAL STORIES'. The main banner features a central blue box with the text 'TIME TO GET COVERED!' and 'Find out if you qualify for a low-cost or free health plan!'. Surrounding this are images of diverse people. Below the banner, a message states: 'There are now more options in Maine for affordable health care coverage! Already know what you're looking for?'. Two buttons are provided: 'MaineCare APPLY NOW FOR FREE COVERAGE' and 'HealthCare.gov APPLY NOW THROUGH DECEMBER 15'. At the bottom, a section titled 'NEED HELP CHOOSING A PLAN OR SIGNING UP?' contains two buttons: 'COVERAGE OPTIONS' and 'GET HELP!'.

Our Goals for the CoverME Campaign

Choosing and enrolling in health insurance can be confusing, but it's worth it to be covered.

Even if you haven't qualified for coverage before, it's time to check it out again: **more Mainers are now eligible for free or low-cost plans.**

Where to Start
There are **two ways to apply**: choose the one that's best for you based on income and family size. If you think your current monthly income qualifies you for MaineCare, that's your best choice. Everyone else can apply through HealthCare.gov—most Mainers will receive financial help to make their plan more affordable.

Feeling stuck or confused? Call 1-800-985-7478 for help choosing the right coverage.

MaineCare
MaineCare provides low-cost and free health insurance to Mainers who meet certain requirements, based mostly on household income.

What Does It Cover?
MaineCare covers doctor visits, emergencies, substance use disorder treatment, prescription drugs, and more.

Am I Eligible?
You probably qualify for MaineCare if your current monthly income (before you pay taxes) is at or below the limits in the chart below:

Household Size	Pregnant Women (add 1 to household size for each baby expected)	Young Adults (19-20)	Adults (21-64)
1		\$1,876	\$1,437
2	\$3,016	\$2,269	\$1,945
3	\$3,804	\$2,862	\$2,453
4	\$4,593	\$3,455	\$2,962
Each additional family member	\$789	\$594	\$509

Even if you make more, you may still qualify.

You can find more detailed income limits in this [summary of eligibility guidelines](#). And you can call 1-800-985-7478 to get in-person help understanding your specific situation from Consumers for Affordable Health Care.

You can apply for MaineCare at any time of the year, but don't wait to get covered.

HealthCare.gov
Most Mainers who don't have affordable coverage through their job, and who don't qualify for other insurance (like MaineCare, Medicare, or Military or Veterans coverage) can apply for quality coverage through the Health Insurance Marketplace at [HealthCare.gov](#).

Is there Financial Assistance?
Depending on your income, you may also receive financial assistance from the federal government to make your plan more affordable. Last year, 87% of Mainers who enrolled through HealthCare.gov got a tax credit to reduce their monthly premium.

Do I Qualify?
If your income is at or below these limits, you likely qualify for financial help, but even if you make more you should check out the options available:

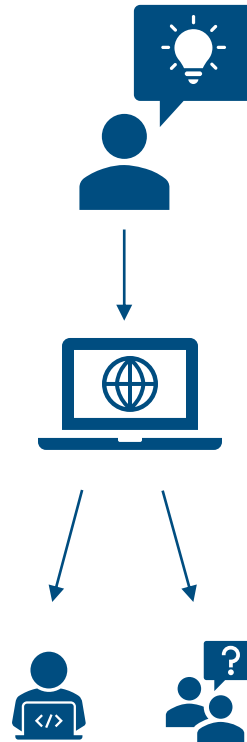
Household Size	Expected Annual Income for 2020
1	\$49,460 (\$4,121/month)
2	\$67,640 (\$5,636/month)
3	\$85,320 (\$7,110/month)
4	\$103,000 (\$8,583/month)
Each additional family member	Add \$17,680 (\$1,473/month)

For help understanding your choices or filling out your application, call 1-800-985-7478.

Shop for plans today—the open enrollment period for a health plan for 2020 starts on November 1st ends on December 15th.

HEALTHCARE.GOV

APPLY NOW



1. Remind Mainers that coverage is important, and there are affordable options available
2. Reinforce a clear, memorable call to action: visit [CoverME.gov](#)
3. Provide simple information to help them decide to apply or get help if they need it

How You Can Help



Distribute rack cards and fliers in local agencies, libraries, health centers and more —wherever you know eligible residents are likely to be



Share important information through your social media channels



Host informational and enrollment events in your area



Submit op-eds and letters to the editor



Share information with your organizations and networks via websites, newsletters, and more

Key Talking Points

General

- There are now more free and low-cost health coverage options in Maine.
- The rules have changed, and more Mainers can now get free or low-cost, quality health insurance that covers preventive care, doctor visits, prescriptions, hospitalizations, mental health care and more. Visit CoverME.gov to apply today.
- If you work in retail, construction, childcare, landscaping, food service or other jobs that don't offer health insurance, there are new options to get free or low-cost health insurance in Maine.

MaineCare

- Single adults earning up to \$17,236 (\$1,436 monthly) may now qualify for MaineCare. Parents can qualify, too: an adult in a family of four earning up to \$35,544/ year (\$2,962 monthly) would likely be eligible.
- Even if you've applied in the past, you may now qualify for MaineCare – so try again.
- MaineCare provides a comprehensive set of services and covers preventive care, doctor visits, prescriptions, hospitalizations, mental health care and more.

Marketplace

- Health insurance protects you and your family from the unexpected.
- Choices change every year, so even if you've applied before, take another look.
- Prices in Maine have been going down, and many consumers can find a plan that costs \$0 a month.
- Find out if you qualify for financial help to lower your premiums. A single person earning annual income of \$49,960 or less, or a family of four earning \$103,000 or less can qualify.
- Last year, 9 in 10 Mainers who signed up got help to make their premium more affordable.
- This year, 59% of Maine HealthCare.gov enrollees can find a plan for \$10 or less per month, while 74% can find a plan for \$75 or less.
- If you have questions about your options, trained in-person assisters can help you find a plan that's right for you.
- Open enrollment runs only from November 1st – December 15th so don't wait!

Addressing Consumer Concerns



A decision on the appeal in *Texas v. US*, the court case that could invalidate the Affordable Care Act, is expected any day. In the event the initial decision is upheld, consumers may be unsure if the law is still in effect or if they should sign up.

A:

- The Affordable Care Act is still the law, and the case will likely be considered by the Supreme Court.
- Everyone should still sign up before December 15th for coverage in 2020.



For individuals and families who are not citizens or permanent residents of the United States, there may be a concern about how their choice of health care coverage will impact an immigration application.

A:

- The new rules related to which benefits may be considered when deciding if an applicant for residency might be a “public charge” were enjoined on October 11th, meaning there is no change in policy in effect, and enrolling in MaineCare will not be considered in an immigration application for individuals already in the United States.
- Importantly for many immigrants in Maine, refugees and asylees are not subject to public charge rules.
- Learn more about the proposed [public charge rule changes](#).



Applicants 55 or older may have heard that signing up for MaineCare could put their home or savings at risk if they need long term services and supports like nursing home care.

A:

- Although in some cases federal law does require Maine to try to recover costs of care from a beneficiary’s estate, the State only pursues this option in certain circumstances and has policies in place to protect family members and individuals experiencing hardship.
- Learn more about [estate recovery](#).

Find CoverME on Social Media



<http://facebook.com/covermegov/>



coverme.gov_



@MaineDHHS

Messaging Calendar

Week	Theme(s)
Week 1: 11/1-11/2	OE Kickoff
Week 2: 11/3-11/9	General “check out your options” messaging November 7 th : anniversary of MaineCare expansion referendum
Week 3: 11/10-11/16	Rural communities
Week 4: 11/17-11/23	Older Mainers
Week 5: 11/24-11/30	New Mainers, Thanksgiving, small businesses and self employed
Week 6: 12/1-12/7	Young invincibles
Week 7: 12/8-12/15	Last chance: get covered
Ongoing into 2020	Apply for MaineCare any time

Newsletter Item Template

This language can be included as-is in newsletters or other forms of communication, or customized for your audience:

Reminder: it's time to get covered! HealthCare.gov open enrollment runs through December 15th

If you or someone you know needs health insurance, now is the time to check out your options for affordable, quality coverage.

With the expansion of MaineCare eligibility and declining premiums on HealthCare.gov, more Mainers can now get a comprehensive plan that works for their budget. In 2019, **89%** of Mainers with coverage through HealthCare.gov were eligible for financial assistance. This year in Maine, **54%** of enrollees can find a plan for **\$10 or less**, and **74%** can find a plan for **\$75 or less**. For most people whose income qualifies them for MaineCare, there are **no monthly premiums**. All these plans cover essential care, from prescription drugs and check-ups to mental health care and hospitalizations.

This year there's a new resource to help Mainers understand their options and connect to local help: [CoverME.gov](https://www.coverme.gov).

Don't wait. Although MaineCare enrollment is open all year, other options for 2020 coverage require you to **sign up by December 15th**.

Visit [CoverME.gov](https://www.coverme.gov) to find out if you qualify for a free or low-cost health plan, and get signed up. Time to get covered!

Directing Consumers to Local Help

CAHC's Consumer Assistance Hotline:

1-800-965-7476

MeHAF Outreach and Enrollment Grantees

- Consumers for Affordable Health Care
- Maine Equal Justice
- Western Maine Community Action – coordinating CAP agencies
- Maine Mobile Health
- New Mainers Public Health Initiative
- Maine Primary Care Association – coordinating community health centers
- Wabanaki Public Health
- Maine Access Immigrant Network
- City of Portland Minority Health Program

A directory of brokers and assisters is available at:

<https://localhelp.healthcare.gov>

Questions?

Meg Garratt-Reed

Senior Advisor for Coverage and Affordability

Megan.Garratt-Reed@Maine.gov

