The Remaining Uninsured in Maine

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:
## Understanding MaineCare and Marketplace Coverage

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<thead>
<tr>
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<th>MainCare (Medicaid)</th>
<th>Marketplace Coverage</th>
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<tbody>
<tr>
<td><strong>Eligibility</strong></td>
<td>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)</td>
<td>No income limits, but generally for those who don’t have coverage from their employer, Medicare, Medicaid, or another government program</td>
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<td><strong>Cost</strong></td>
<td>In most cases: no monthly premium, and very low out-of-pocket costs when using care</td>
<td>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)</td>
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<td><strong>Enrollment</strong></td>
<td>Consumers apply through the Office for Family Independence – application at My Maine Connection (<a href="https://www1.maine.gov/benefits/account/login.html">https://www1.maine.gov/benefits/account/login.html</a>)</td>
<td>Consumers apply through HealthCare.gov</td>
</tr>
<tr>
<td><strong>Deadline</strong></td>
<td>Medicaid enrollment is open all year – there is no deadline to apply</td>
<td>Open enrollment runs only from November 1st – December 15th</td>
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<tr>
<td><strong>Assistance</strong></td>
<td>Call the Office for Family Independence: 1-855-797-4357</td>
<td>Call the HealthCare.gov call center: 1-800-318-2596</td>
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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
Our Goals for the CoverME Campaign

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

<table>
<thead>
<tr>
<th>Week</th>
<th>Theme(s)</th>
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<tbody>
<tr>
<td><strong>Week 1: 11/1-11/2</strong></td>
<td>OE Kickoff</td>
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| **Week 2: 11/3-11/9** | General “check out your options” messaging  
November 7\textsuperscript{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                                             |
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.

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 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
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