

MaineHealth

Navigating Medical Costs with the help of Access to Care

Charting a Course for Oncology Navigation
September 20, 2018



CarePartners
Your Maine Access to Healthcare

Coverage Team



Helps patients and healthcare providers find free or low cost prescription drug options.

Program eligibility differs from CarePartners. A MedAccess member can have insurance, but may still need assistance with medication copays.



Referrals to MedAccess are made from:

- Medical providers
- Social Workers
- Nurses
- General Assistance
- Department of Health and Human Services
- CarePartners
- Local pharmacies
- Shelters and food pantries
- Self-referrals



MedAccess Case Managers...

- Apply for free medication through the Prescription Assistance Programs (PAPs) offered by pharmaceutical companies
- Refer patients to General Assistance, CarePartners and other local social service resources
- Price check medication for lowest cost
- Research medication coupons or vouchers
- Enroll patients in Marketplace Insurance
- Assist with MaineCare, Medicare or VA Benefit applications





Who is eligible for MedAccess?

Anyone who is uninsured or underinsured and needs help affording medication.

PAP-specific eligibility requirements:

- Uninsured or Underinsured (high deductibles or high copays)
- Income guidelines (vary by company but usually 250% FPL)
- Assets typically not counted
- US citizenship required for some companies

Finding Affordable Medication and other Resources

www.needymeds.org

- Search for PAPs
- Copay Cards
- Rx Outreach

www.goodrx.com & www.medtipster.com

- Check prices and print out discount coupons
- Search by zip code
- Medicare tool to look at copays

For other resources call 211 or search on line at 211maine.org

211 is a free, confidential information and referral service that connects people of all ages across Maine to local services. 211 Maine is based in Maine and available 24 hours a day, seven days a week.

Local Affordable Generics

- Wal-Mart
 - \$4 for 30-day supply
 - \$10 for 90-day supply
 - Limited number of medications
 - Quantity limitations
 - No income limitation

- Hannaford: Healthy Saver Program
 - \$5 for 30-day supply
 - \$10 for 90-day supply
 - Limited number of medications
 - Quantity limitations
 - No income limitation



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MedAccess Screening line

(207) 662-7968

1-877-275-1787



- Helps people who don't qualify for public or private healthcare coverage programs get the healthcare they need.
- Eligibility Requirements:
 - Residency in a *Care Partners service area **OR** status as a patient with a participating provider
 - Ineligibility for government sponsored health insurance programs, such as MaineCare, Cub Care, Medicare, and Veterans Benefits
 - Income at or under 175% of the federal poverty guidelines
 - Asset limit of \$10,000 for an individual, \$12,000 for a couple
 - Between 19-64 years of age

*York, Cumberland, Lincoln, Waldo and Knox Counties



- Covered Services:
 - Physician, Nurse Practitioner, and Physician Assistant Services
 - Routine preventive, primary care, and specialty care
 - Enrollees will have a \$10 co-pay due at the time of service
- Hospital Services: Include inpatient, outpatient, surgeries, laboratory services, and diagnostic tests and imaging.
- Prescriptions: Co-pays range from \$10-\$25.
- Case Management: Every enrollee is assigned a Case Manager who assists them with accessing medical services, health education, and community resources.



CarePartners

Your Maine Access to Healthcare

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Coverage Team

Helps to educate and enroll people in health insurance through the Health Insurance Marketplace and MaineCare.



Paul R. LePage, Governor



Ricker Hamilton, Commissioner

MaineCare Expansion

MaineCare is Expanding! July 2018. 70,000 Mainers will become eligible. People with household income at or under 138% FPL will be eligible.

Household Size	Yearly Income
1	\$16,643
2	\$22,411
3	\$28,180
4	\$33,948



MaineCare Expansion

- Law took effect 7/2/18 but Gov. LePage did not implement, due to lack of state funding.
- In August, Maine's Supreme Court ruled that LePage must file State Plan Amendment with Federal Government. Submitted on 9/4/18, along with a letter to Trump Administration asking not to approve.
- **Help people apply anyway!**
 - DHHS is denying all applications.
 - Submit Appeal letter to DHHS within 30-days of denial to preserve coverage back to the month applied when law finally gets implemented.
 - We have clients sign the Authorization Release Form and Authorized Representative Form so we can act on their behalf with DHHS.

MaineCare Expansion Toolkit

Maine Equal Justice Partners has a toolkit on their website



- <http://www.mejp.org/content/medicaid-mainecare-expansion-guide>
- The toolkit includes (click on a title to open it):
- [Medicaid Expansion Toolkit Introduction](#)
- [MaineCare Expansion Overview from Consumers for Affordable Health Care](#)
- [Key Information to Apply and Appeal for MaineCare](#)
- [Tips for Applying for MaineCare](#)
- [Important Information to Know](#)
- [MaineCare Application from the DHHS Website](#)
- [Appeal Letter](#)
- [Authorized Representative Form](#)
- [Authorization Release Form](#)
- [Frequently Asked Questions](#)
- [Immigrant Health Care Eligibility Flowchart](#)
- [MaineCare for Immigrants for Providers](#)
- [Take Action for Health Care Pledge](#)
- [Take Action for Health Care Pledge Online Sign Up](#)

Other MaineCare Programs

- 1. MaineCare Deductible or Spend Down:** If in a MaineCare category (minors under 21, parents, pregnant, disabled, 65+) but over the income limit for eligibility, once patient accumulates a certain amount on medical expenses (the deductible), becomes eligible for full MaineCare for a six-month period.
- 2. MaineCare's Limited (Family Planning) Benefit:** Covers yearly physicals, birth control, STI testing & treatment, HPV vaccines, and many other reproductive/sexual health care services. People with individual annual income (spousal income is not counted!) under 214%FPL \$25,800 are eligible.
- 3. Medicare Savings Program:** Provides low-income disabled and ages 65+ help with their Medicare Part B and D monthly premiums and copays. Offered through the state (MaineCare: QMB/SLMB/QI). Saves the consumer \$134/month for Part B, \$34/month Part D and pays some or all of the co-insurance and deductibles. Eligibility threshold is under 175% FPL (single= \$1,846, married= \$2,501 monthly income).

MaineCare for Families & 19 & 20 year olds

Thousands of Maine children are eligible for MaineCare but go without coverage.

- Families with income under 162% FPL – kids ages 1-18 get coverage
- 19 & 20 year olds under 161% FPL -- get coverage
- Newborns to 1 year with parent income under 196% FPL – get coverage
- Families with income under 213% FPL – kids get CHIP
- Pregnant women with income under 214% FPL (count unborn child as member of household) get coverage

2018 FPL Guidelines

2018 Federal Eligibility Guidelines														
Program Type:	MECare Elderly & Disabled	MECare Parents	MaineCare Expansion	MSP: QMB	MSP: SLMB	MECare 19-20	MECare 1-18	CarePartners DEL QI-1	MECare Birth-1	Cubcare	MECare Pregnant LFPB	MBCHP	Maine Rx Plus	ACA cutoff for subsidy
Family Size	100%	105%	138%	140%	160%	161%	162%	175%	196%	213%	214%	250%	350%	400%
weekly	\$236	\$248	\$325	\$330	\$377	\$379	\$382	\$412	\$462	\$502	\$504	\$589	\$824	\$942
1 monthly	\$1,012	\$1,063	\$1,397	\$1,417	\$1,619	\$1,629	\$1,639	\$1,771	\$1,983	\$2,155	\$2,165	\$2,530	\$3,541	\$4,047
yearly	\$12,140	\$12,747	\$16,753	\$16,996	\$19,424	\$19,545	\$19,667	\$21,245	\$23,794	\$25,858	\$25,980	\$30,350	\$42,490	\$48,560
2 weekly	\$320	\$336	\$441	\$447	\$511	\$514	\$517	\$559	\$626	\$680	\$683	\$798	\$1,117	\$1,277
monthly	\$1,372	\$1,441	\$1,893	\$1,921	\$2,195	\$2,209	\$2,223	\$2,401	\$2,689	\$2,922	\$2,936	\$3,430	\$4,801	\$5,487
yearly	\$16,460	\$17,283	\$22,715	\$23,044	\$26,336	\$26,501	\$26,665	\$28,805	\$32,262	\$35,060	\$35,224	\$41,150	\$57,610	\$65,840
3 weekly	\$403	\$424	\$556	\$564	\$645	\$649	\$653	\$705	\$790	\$858	\$862	\$1,007	\$1,410	\$1,611
monthly	\$1,732	\$1,819	\$2,390	\$2,425	\$2,771	\$2,788	\$2,806	\$3,031	\$3,395	\$3,689	\$3,706	\$4,330	\$6,061	\$6,927
yearly	\$20,780	\$21,819	\$28,676	\$29,092	\$33,248	\$33,456	\$33,664	\$36,365	\$40,729	\$44,261	\$44,469	\$51,950	\$72,730	\$83,120
ADD PERSON \$4320/YR; \$360/month; \$83.72/w eek														

Other Programs

- **Supplemental Nutrition Assistance Program (SNAP)**, Provides food assistance benefits to help low income households (180% FPL) buy the food they need for good health. The amount of food assistance benefits each household receives is based on the Thrifty Food Plan, the model diet plan the U.S. Department of Agriculture (USDA) uses to project the cost of food for one month for different household sizes. Apply through DHHS.
- **Low Income Home Energy Assistance Program (LIHEAP)**: The Low Income Home Energy Assistance Program provides money to low income homeowners and renters (140%FPL) to help pay heating costs. Eleven Community Action Programs distribute the funds throughout Maine, in most cases directly to the fuel vendors. The program is not intended to pay for all heating costs, but to assist in paying the heating bills. LIHEAP is Federally funded through the Department of Health and Human Services. The Federal government establishes funding levels annually.

Hospital FreeCare



NOTICE

Free Medical Care for Those Unable to Pay – 2018

Maine law requires that free medical care must be given to Maine people with income less than 150 percent of the federal poverty level. However, Maine Medical Partners and Maine Medical Center gives free care to Maine people at 175 percent of the poverty level:

FAMILY SIZE	150%	175%
1	\$18,210	\$21,245
2	\$24,690	\$28,805
3	\$31,170	\$36,365
4	\$37,650	\$43,925
5	\$44,130	\$51,485
6	\$50,610	\$59,045
7	\$57,090	\$66,605
8	\$63,570	\$74,165
Each Additional	\$6,480	\$7,560

To apply for free medical care, please contact us at:

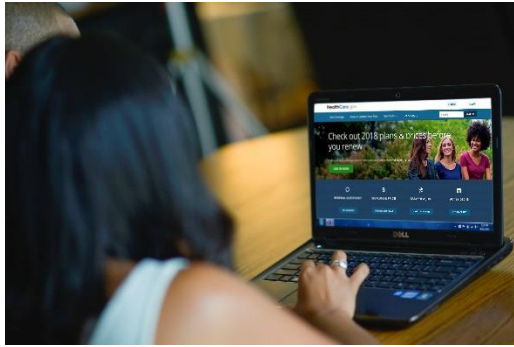
- Patient Financial Services office at: (207) 887-5100 during normal business hours (8 a.m.–6 p.m. Monday through Thursday and 8 a.m.–5 p.m. Friday)
- Walk-in service at Patient Financial Services office Monday through Friday 8 a.m.–4:30 p.m. at:
 - 22 Bramhall Street., Portland
 - 100 Campus Drive, Scarborough
 - 335 Brighton Avenue, Portland

You will be asked if you have insurance of any kind to help pay for your care. You may also be asked to show that insurance or a government program will not pay for your care.

Charges Will Not Exceed Amount Generally Billed to Medicare

If you are approved for financial assistance under our policy, any charges not covered in full by financial assistance provided will, generally, be billed at an amount we would bill to patients having insurance. This applies to emergency or other medically necessary care.

Only necessary medical care is given as free care. If you do not qualify for free medical care, you may ask for a fair hearing. We will tell you how to apply for a fair hearing.



ACA – Health Insurance Marketplace

Open Enrollment is November 1 – December 15th each year.

- ❖ Certified Application Counselors and Navigators educate and enroll patients in-person.
- ❖ Other ways to enroll on your own: Healthcare.gov or over the phone at the Health Insurance Marketplace call center 1-800-318-2596 (24 hours a day)
- ❖ 85% of Mainers qualify for financial assistance to keep plans affordable. According to CMS, half of the uninsured are not aware of the financial assistance available.
- ❖ Special Enrollments during the year due to a life change (e.g. loss of coverage).



Coverage Team

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