



## Letter from the Executive Director

Dear Friend,

I'm not going to lie. Last year was hard.

The political environment has never been more challenging. While most states have expanded coverage, Maine made cuts to MaineCare over recent years and repeatedly refused to accept federal funds to cover our most vulnerable neighbors.

According to the latest US Census figures, Maine is the only state in the nation where the number of uninsured children has increased. We are moving in the wrong direction.

Here at CAHC, our work has been directly impacted by the political environment as well. Last June, the Department of Health and Human Services unilaterally eliminated a long-standing contract CAHC had with the State without notice, defunding our HelpLine and harming our ability to help consumers navigate our baffling health care system.



*We believe everyone in Maine has the right to health care they can afford. We've worked for over 27 years in service of this mission, and despite the challenges of this past year, our commitment has never wavered.*

In fact, our accomplishments in 2015 have been nothing short of amazing. Last year, we:

- Helped consumers get coverage for vital medical services worth over \$430,000
- Helped thousands of Mainers get the care and coverage they need through over 7,700 HelpLine calls
- Gave navigators and assisters the support and information they needed to enroll thousands in their communities
- Ensured that low-income Mainers still get needed medical care by successfully fighting cuts to Maine's hospital free care law
- Helped to pass bipartisan legislation that protected the health coverage of thousands of Maine people if the Supreme Court ruled against the federal government in *King v. Burwell*

No matter what, we will keep fighting for the people of Maine. In fact, we are committed to making CAHC a more effective voice for Maine health care consumers than ever before by embarking on a robust strategic planning process in 2016. In our fight for health care justice in Maine, we are only going to get stronger.

Join us in our fight. Make a gift of support to keep our important work going, and follow us on social media or join our email list to learn about chances to get involved. Together, we can move Maine in the right direction again.

Best,

Emily Brostek, MPH, CHES

## You had Questions. We had Answers.

As we have done consistently for the past 27 years, in 2015, Consumers for Affordable Health Care worked hard to be everywhere in Maine.

We connected with consumers to help them understand how their health coverage works and what their rights and responsibilities are.

We helped Mainers cut through coverage denials to get their medical bills paid by assisting them with complicated appeals.

We developed up-to-date materials and held workshops statewide to educate our community-level colleagues who are helping people navigate the ever-changing health care system landscape.

We provided training and support for health and social service professionals, including social workers, case managers, patient navigators, and health insurance navigators to make their jobs easier.

We reported to policy makers and industry leaders on the state of health care affordability to help guide the decisions that will affect the people of Maine.

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We advocated at both the state and federal levels for improved laws and policies that will have a direct and positive impact on the communities we serve.

And lastly, we spoke directly with Maine patients, their families, and our colleagues through 7,700 phone conversations. Through each of these conversations, we helped Mainers find their way through the complex maze of our health care system and its payment mechanisms.

*All told, we made an extraordinary difference in thousands of individual lives.*

The staff at Consumers for Affordable Health Care doesn't check pulses. We don't hand out aspirin or prescribe treatment. But we are experts at solving serious issues and promoting positive change wherever access to quality health care and the ability to pay for it are at risk.

That's the measurable, benefit of having someone there with smart answers.

*"I feel very confident saying that we would have not been successful in the arduous appeal process without the help of CAHC. They provided an invaluable service to our family when we needed it most – at the time when our focus was on the health needs of our family and not the financial ramifications."*



—Brian Walker



## What parent expects \$100,000 in medical bills in a child's first month?

Every doctor's visit told Alyce her pregnancy was perfect and her baby healthy. Her newborn, Sam, charmed everyone with his good looks. But then things turned sharply.

He wouldn't feed and had difficulty breathing. Sam's condition deteriorated within hours. Sam was quickly transferred to the Neonatal Intensive Care Unit at a larger hospital where several congenital birth defects were discovered. He underwent surgery for some issues. Specialists worked with Alyce and her husband on treatment plans for others.

Thankfully, this part of the story ended happily. While Sam will need specialized childhood care and possibly as an adult, "you wouldn't know anything ever went wrong," Alyce says.

Sam is healthy and alive today thanks to the doctors, nurses, and staff at the hospital – and

because his family was insured under the Affordable Care Act.

Alyce and her husband, uninsured before the Health Insurance Marketplace opened, are so relieved that they were finally able to find great insurance coverage.

"We're both self-employed and could not afford Maine's expensive, private insurance premiums," Alyce explains. "We chose a plan through the Affordable Care Act exchange because the premium tax credits made it affordable."

In May of 2015, the Insurance and Financial Services Committee of the Maine State Legislature held hearings on LD 1344, a bill to establish a state-based health insurance exchange, ensuring that all Mainers have access to tax credits and coverage. CAHC took part in those hearings, and Alyce was there with us to tell Sam's story.

If you have questions about your insurance options, medical bills, or would like to learn how you can help ensure that all Mainers can get quality, affordable health care, call the CAHC HelpLine today at 1-800-965-7476.

Help us do the work we do.

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Click [DONATE](#) to show your support now or visit [www.mainecahc.org/about-us/donate](http://www.mainecahc.org/about-us/donate) for more info.

## 7,700 Callers Helped Statewide

"I have found the staff at CAHC to be quick to respond to my questions."  
-Cheryl, Health Insurance Navigator

"There wasn't a question that [CAHC] couldn't easily answer."  
-Dave, Helpline Caller

"Thanks to you and your team I was able to get this care, and it worked! I am in remission."  
-Susan, HelpLine Caller

"Discussing all different kinds of [MaineCare] applications was very helpful."  
-Brendan, Workshop Attendee

"We helped Trish and her family decode the baffling array of coverage options available, and understand their plan's network."  
-Steve, CAHC Staffer

"CAHC is an amazing organization with an incredible staff of individuals who truly care. Your support generally goes above and beyond."  
-Trish, Certified Application Counselor

Thousands of times a year, we are ready when Maine people need expert answers to questions like these:

<p>Determination of Coverage Options</p> 	<p><b>2,838</b> calls</p> <p>"Can I get health coverage? What are my options?"</p>
<p>Private Insurance</p> 	<p><b>2,724</b> calls</p> <p>"My insurance company denied something. Can you help?"</p>
<p>General Education/Other</p> 	<p><b>1,222</b> calls</p> <p>"Are you the people to talk to about health insurance?"</p>
<p>MaineCare</p> 	<p><b>916</b> calls</p> <p>"I tried to sign my family up for Obamacare. My husband and I qualified, but it says my kids should get MaineCare. Now what?"</p>

## Private Appeals Help

CAHC helped people get **\$433,248** worth of services covered by their private health insurance plans that had been initially denied!



## 1377 Calls from Experts – Answered.

Sometimes even the experts and professionals need help. When they do, CAHC is there.



## Community Outreach and Education

Through presentations, workshops and community events we reached:



In 2015, we trained **over 1,100 professionals** on the ins and outs of the ACA, the Marketplace and MaineCare. This knowledge gave them unlimited potential to help many more Mainers access care. Our reach is immeasurable.



"I keep your materials on hand and share them enthusiastically."  
 –Theresa, Healthcare Navigator

In 2015, **CAHC distributed more than 45,000 print materials.** When people across Maine had questions about MaineCare, the ACA, local free, sliding scale or specialized programs, we could get the information they needed into their hands.



"Very well done – I've learned a lot and will ask if I have questions to qualify more people."  
 –Martha, Workshop Attendee

## Working with Maine Policy Makers

When the Supreme Court case *King v. Burwell* threatened to leave thousands of Mainers without access to the tax credits they need to keep their coverage affordable, CAHC worked proactively to help pass a bill that made sure Maine was ready to launch a state exchange in case we needed one.

CAHC opposed attempts to lower the free care income limits at hospitals across Maine, ensuring a critical safety net stayed in place for Maine people with lower incomes and their families.



As a member of the Cover Maine Now! Coalition, CAHC and partners have worked tirelessly to gain the support of Maine's leadership to accept the federal funding available to provide health coverage to 69,500 Maine people through our MaineCare program. Although we continue to garner bipartisan support, we have not been successful in enacting legislation. Nevertheless, we will continue working to ensure that **all** Maine people have access to the care and coverage they need.



*"The HelpLine's helped so many families. There are people who call us back from year to year, so we've developed over-the-phone relationships with many of them. I've known some callers long enough that their children grew up and went to college. I've worked with one caller through the end of her marriage and into a second. We've helped people with coverage problems through death of family members and the birth of children. Due to the complexity of our health care system and the importance of access to it, the CAHC HelpLine is a must-have resource for many families."*

—Mary Schneckeburger, CAHC Staffer since 2008

*"CAHC has been an invaluable resource and support to MAIN (Maine Access Immigrant Network) Community Health Workers (CHW), who are also Certified Application Counselors (CACs), and to me personally in dealing with all the ACA issues our clients faced. The CAHC staff has been our go-to health insurance experts for the past two years. They are very knowledgeable and are always willing to go the extra mile for those calling in for help. Because of CAHC, MAIN CHW has helped the refugee and asylee community in Greater Portland either get insured properly or better understand the complex health insurance system we have here in the US. We cannot thank CAHC enough for the amazing work and dedication."*

—Sana Osman, MAIN, Community Health Worker



*"Consumers for Affordable Health Care is made up of very valuable, effective, neighborly, well educated people who are very compassionate about assisting Maine people obtain and retain health insurance. I rely on their expertise to lead me in the right direction to access a positive experience for the people attempting to acquire insurance."*

—Angela Dubey, Regional Medical Center at Lubec, Outreach & Enrollment Specialist

## CAHC Staff

Emily Brostek *Executive Director*  
 Steve Butterfield *Consumer Assistance Program Associate*  
 Kate Clearwater Esq. *Policy Director*  
 Kathryn Ende *Legal Program Coordinator*  
 Katie Lathe *Bookkeeper*  
 Valérie McAuslin *Executive Assistant*  
 Mary Schneckeburger *Education and Outreach Manager*

## CAHC Board

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## Help us do the work we do.

Click [DONATE](#) to show your support now or visit [www.maine cahc.org/about-us/donate](http://www.maine cahc.org/about-us/donate) for more info.

**DONATE**

*Advocating the right to quality, affordable health care for every man, woman, and child since 1988.*

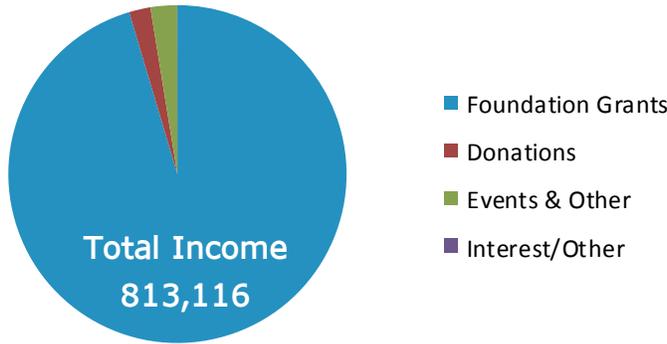
P.O. Box 2490 • Augusta, Maine • 04330  
[www.maine cahc.org](http://www.maine cahc.org) • HelpLine: 1-800-965-7476





## 2015 Financial Data Summary

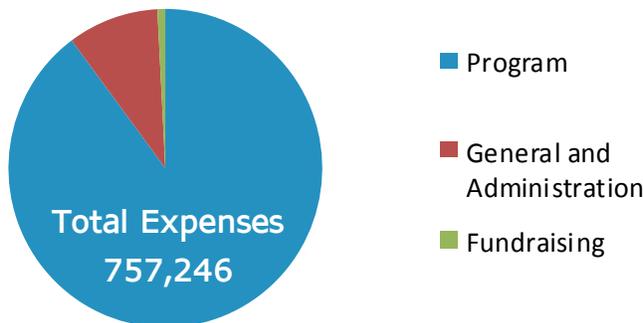
### Income



### Income

Foundation Grants	775,624
Donations	16,685
Events & Other	20,590
Interest/Other	217
<b>Total Income</b>	<b>813,116</b>

### Expenses



### Expenses

Program	680,242
General and Administration	70,902
Fundraising	6,102
<b>Total Expenses</b>	<b>757,246</b>

### Changes in Net Assets

Net Assets Jan 1, 2015	318,655
Net Assets Dec 31, 2015	374,525



"You can't imagine the feeling of hopelessness and helplessness we felt. The turning point came when I called the CAHC HelpLine. This advocate group changed our lives. They were professional, caring and concerned. Above all they were effective. They got the job done. They helped us navigate the DHHS system; helping with paperwork and educating me along the way. Without an organization like CAHC I would still be wallowing in debt and feeling hopeless." Liz, Prospect Maine