

Notes From Consumers for Affordable Health Care Help Line Staff Regarding Dirigo Choice Calls

A woman's family has been on Dirigo a few years, paying \$753 per month with a 60% discount. But they can no longer afford it; she is afraid she will lose their house but they are paying more for Dirigo than their mortgage. She is worried if something happens and they are uninsured they will lose their only asset, the house. Her husband works for a small business and she is a substitute teacher, with no work in summer. She is currently earning about \$80 a week doing bookkeeping for husband's employer. For a while her kids were on MaineCare but they got taken off. Her girls are 15 and 18 and they would be eligible for MaineCare if they were still a household of four but the older daughter's 18th birthday made the others a household of three. They are using savings to keep from going under. Her husband is going to look for a second job and they may have to drop Dirigo.

A self-employed clam digger called. His family is on Dirigo, and is paying a premium of \$700 per month. He is making much less money this year, but can't change his premium. He is barely making it financially. The family has \$50,000 in IRAs so they assumed they are not eligible for MaineCare but I informed him that his young child is.

A man called. He and his wife have just separated leaving him to run their daycare business. He has Dirigo with a discount but now his income is reduced by half yet he knows he can't get a recalculated discount until next year.

At a recent outreach event-We spoke with this person who shared his frustration about Dirigo Health and the rudeness of the reps at DHA; he said that every time he called when inquiring, he was spoken to curtly and felt like he was wasting their time.

A caller stated that DirigoChoice saved her life. She had been uninsured and unable to afford doctor visits. When she started getting care through DirigoChoice, they discovered cancer in time to treat it and leave her with a good prognosis.

A women called whose husband is a lobsterman/shrimper and they have an S corp. They have had Dirigo for three years, paying a discounted premium of \$670 per month. Their children are 17 and 9. They are having a hard time with cash flow paying by the 15th of the month with Dirigo's new rule. Their income is really down from last year. They are considering dropping Dirigo. They owe \$1000 for their daughter's visit to the ER for asthma last November and wondered if they could they pay that bill on a sliding scale basis even though they have insurance. They sent their Dirigo payment last week but now Dirigo says they didn't get it.

A caller stated that she and her husband are both self employed and have 3 children. She is from Europe and had to pay \$60 a year there for health insurance. They have Dirigo with a sliding scale premium but last year their income was up so the premium will go up in spite of the fact that this year their income is lower. She is worried the Dirigo will be too expensive for them and she will have to drop it.

A woman reported calling the Dirigo Health Agency and was told that Dirigo is not taking anyone; Dirigo did not specify that self employed people can still apply. It matters because they are considering starting a self employed auto body business.