



# Legal, Financial & Health Insurance Assistance

## **Bureau of Consumer Credit Protection**

Regulates non-bank financial entities such as mortgage lenders, debt collectors, and credit reporting agencies. Assists consumers with complaints and ensures compliance across the industry.

- Address:
  - Mailing: 35 State House Station, Augusta, ME 04333
  - Physical: 76 Northern Avenue, Gardiner, ME 04345
- Phone: (207) 624-8527, (800) 332-8529, Maine Relay 711
- Email: [ccp.pfr@maine.gov](mailto:ccp.pfr@maine.gov)
- Website: <https://www.maine.gov/pfr/consumercredit/index.shtml>
- Service Area: Statewide

## **CASH Maine**

Offers free tax preparation for income-eligible residents, along with financial education and resources to improve financial stability.

- Address: 101 Water Street, Waterville, ME 04901
- Phone: (207) 859-1542
- Email: [wandas@kvcap.org](mailto:wandas@kvcap.org)
- Website: <https://www.cashmaine.org/>
- Service Area: Statewide

## **Maine Council for Elder Abuse Prevention**

The Maine Council for Elder Abuse Prevention (MCEAP) is a coalition of over 80 organizations and individuals dedicated to ending elder abuse in Maine. MCEAP offers resources and information on various forms of elder abuse, including neglect, physical, emotional, and financial exploitation, to assist victims and concerned individuals. The council encourages community involvement through initiatives like Elder Abuse Task Forces and Triads, and organizes events such as the Annual Elder Abuse Summit to raise awareness and promote prevention strategies. By fostering collaboration among members—including law enforcement, legal services, and advocacy groups—MCEAP aims to create a comprehensive approach to protect Maine's older adults.

- Address: N/A
- Phone: N/A
- Email: [abooth@cityofbath.com](mailto:abooth@cityofbath.com)
- Website: <https://elderabuseprevention.info/>
- Service Area: Statewide

# Legal, Financial & Health Insurance Assistance - Cont.

## **Starfish Village**

Starfish Village is a social welfare ministry of the First Congregational United Church of Christ in Waterville, Maine, dedicated to assisting individuals who are homeless, facing homelessness, or struggling to meet basic needs. Guided by principles of inclusivity and respect, the ministry offers direct financial assistance, life skills guidance, advocacy, and collaborates with other agencies to support those in need. Emphasizing flexibility and personalized care, Starfish Village strives to provide practical solutions that uphold the dignity and autonomy of each individual.

- Address: 21 College Avenue, Suite #5 Waterville, ME 04901
- Phone: (207) 613-6378
- Email: StarfishVillageMinistry@gmail.com
- Website: <https://www.watervilleucc.org/starfish-village>
- Service Area: Waterville

## **City of Waterville General Assistance Program**

The City of Waterville General Assistance Program provides temporary financial assistance to residents facing emergency needs such as housing, utilities, food, and other essential services. Designed as a safety net for individuals and families experiencing financial hardship, the program ensures access to basic necessities while helping recipients work toward long-term stability. Assistance is granted based on eligibility criteria and is intended to supplement other available resources. Administered by the city, the program offers confidential support and guidance to those in need, helping connect them with additional services when necessary.

- Address: 1 Common Street, Waterville, ME 04901
- Phone: (207) 680-4226
- Email: [dmurray@waterville-me.gov](mailto:dmurray@waterville-me.gov)
- Website: <https://www.waterville-me.gov/207/General-Assistance>
- Service Area: Waterville

# Legal, Financial & Health Insurance Assistance - Cont.

## **Consumer Mediation Service – Office of the Maine Attorney General**

Provides voluntary mediation between consumers and Maine-based businesses to resolve disputes and complaints.

- Address: 6 State House Station, Augusta, ME 04333
- Phone: (800) 436-2131, (207) 626-8849
- Email: [attorney.general@maine.gov](mailto:attorney.general@maine.gov)
- Website: <https://www.maine.gov/ag/consumer/complaints/index.shtml>
- Service Area: Statewide

## **Consumers for Affordable Healthcare**

Supports Mainers in accessing and understanding health insurance options and navigating healthcare-related issues.

- Address: 108 Sewall Street, Augusta, ME 04330
- Phone: (800) 965-7476
- Email: via online form
- Website: <https://mainecahc.org/>
- Service Area: Statewide

## **CoverME.gov**

Maine's official Health Insurance Marketplace where residents can apply for and compare coverage plans and financial assistance options.

- Address: P.O. Box 616, Augusta, ME 04332
- Phone: (866) 636-0355
- Email: N/A
- Website: <https://www.coverme.gov/>
- Service Area: Statewide

# Legal, Financial & Health Insurance Assistance - Cont.

## **Family Violence Project**

Provides emergency shelter, a 24-hour helpline, and legal advocacy for survivors of domestic violence in Kennebec and Somerset counties.

- Address: P.O. Box 304, Augusta, ME 04332
- Phone: (877) 890-7788
- Email & Website: <https://www.familyviolenceproject.org>
- Service Area: Statewide

## **Heart of Maine United Way**

Connects residents with financial support, food access, and essential services through partnerships with nonprofits.

- Address: 700 Main Street, Bangor, ME 04401
- Phone: (207) 941-2800
- Email: [info@homeunitedway.org](mailto:info@homeunitedway.org)
- Website: <https://homeunitedway.org/>
- Service Area: Central Maine

## **Legal Services for Maine Elders**

Legal Services for Maine Elders (LSE) is a nonprofit organization established in 1974, dedicated to providing free, high-quality legal assistance to Mainers aged 60 and older when their basic human needs are at stake. LSE addresses issues such as healthcare access, elder abuse, financial exploitation, guardianship defense, and housing matters. Through their toll-free Helpline (1-800-750-5353), older adults can receive legal advice and, if necessary, referrals to staff attorneys for extended representation. Additionally, LSE offers resources like the Elder Rights Handbook and engages in advocacy to protect the rights of Maine's senior population.

- Address: 5 Wabon Street, Augusta ME 04330
- Phone: (800) 750-5353 or (207) 623-1797
- Email: N/A
- Website: <https://mainelse.org/>
- Service Area: Statewide

# Legal, Financial & Health Insurance Assistance - Cont.

## **Maine Access Navigator**

An online tool that helps older adults and their caregivers access local services and resources across multiple categories, including financial support.

- Address: 109 Capitol Street, 11 State House Station, Augusta, ME 04333
- Phone: (877) 353-3771
- Website: <https://me.accessgov.com/oads/Forms/Page/me-access-navigator/self-screening/1>
- Service Area: Statewide

## **Maine Bureau of Veterans' Services**

Provides information and assistance regarding health coverage and benefits for veterans, including enrollment in VA healthcare, dental care options, and mental health services. Offers guidance on various programs and helps veterans access the benefits they've earned.

- Address: 117 State House Station, Augusta, ME 04333
- Phone: (207) 287-7020
- Website: [mainebvs@maine.gov](mailto:mainebvs@maine.gov)
- Service Area: Statewide

## **Maine Department of Health and Human Services**

The Maine Department of Health and Human Services (DHHS) is the state agency responsible for promoting the health, safety, and well-being of Maine residents through a wide range of programs and services. DHHS oversees public health initiatives, healthcare access, child and family services, behavioral health, substance use prevention, aging and disability support, and economic assistance programs. The department works to ensure that individuals and communities have the resources they need to lead healthy and stable lives, partnering with local organizations and stakeholders to enhance public welfare.

- Address: 109 Capitol Street 11 State House Station Augusta, Maine 04333
- Phone: (207) 287-3707
- Email: [MMCHelp.DHHS@maine.gov](mailto:MMCHelp.DHHS@maine.gov)
- Website: <https://www.maine.gov/dhhs/>
- Service Area: Statewide

# Legal, Financial & Health Insurance Assistance - Cont.

## **Maine Human Rights Commission**

The Maine Human Rights Commission (MHRC) is a quasi-independent state agency established in 1971 to enforce the Maine Human Rights Act (MHRA), the state's anti-discrimination law. The MHRA prohibits discrimination based on protected classes—including race, color, ancestry, national origin, sex, sexual orientation and gender identity, physical or mental disability, religion, and age—in areas such as employment, housing, public accommodations, education, and credit extension. The Commission receives and investigates complaints of unlawful discrimination, attempts to resolve them, interprets and provides guidance on the MHRA, and enforces the Act in the public interest. MHRC is governed by five Commissioners appointed by the Governor for staggered five-year terms, with no more than three members from the same political party.

- Address: 19 Union Street, 2nd Floor Augusta, ME 04330
- Phone: (207) 624-6290
- Email: [info@mhrc.maine.gov](mailto:info@mhrc.maine.gov)
- Website: <https://www.maine.gov/mhrc/>
- Service Area: Statewide

## **Maine Senior Medicare Patrol**

The Maine Senior Medicare Patrol (SMP) is a statewide program dedicated to educating Medicare beneficiaries, their families, and caregivers on how to prevent, detect, and report healthcare fraud, errors, and abuse. Working in partnership with the Maine Department of Health and Human Services, Area Agencies on Aging, and Legal Services for Maine Elders, the program provides outreach, education, and one-on-one counseling to help individuals navigate Medicare benefits and protect against scams. Volunteers at local agencies offer presentations and direct assistance to beneficiaries with billing concerns and fraud prevention. Funded by the U.S. Department of Health and Human Services, the Maine SMP is part of a national network committed to safeguarding Medicare resources and ensuring beneficiaries receive accurate and ethical healthcare services.

- Address: 3840 W. 9th Street Waterloo, Iowa 50702
- Phone: (800) 750-5353
- Email: [info@smpresource.org](mailto:info@smpresource.org)
- Website: <https://smpresource.org/>
- Service Area: Statewide

# Legal, Financial & Health Insurance Assistance - Cont.

## **Maine State Health Insurance Program (SHIP)**

The Maine State Health Insurance Assistance Program (SHIP) provides free, confidential counseling and assistance to Medicare beneficiaries, their families, and caregivers. Designed to help individuals navigate Medicare options, SHIP offers guidance on enrollment, coverage choices, costs, and potential financial assistance programs. Trained counselors provide one-on-one support, helping beneficiaries make informed decisions about their healthcare and avoid fraud or billing errors. As a trusted resource, SHIP ensures that Maine residents have access to the information and support needed to maximize their Medicare benefits and receive the care they need.

- Address: 35 Anthony Avenue Augusta, Maine 04333
- Phone: (877) 353-3771
- Email: [augusta.dhhs@maine.gov](mailto:augusta.dhhs@maine.gov)
- Website: <https://www.maine.gov/dhhs/oads/get-support/older-adults-disabilities/older-adult-services/ship-medicare-assistance>
- Service Area: Statewide

## **MaineHealth - Care Partners**

CarePartners, a MaineHealth program, provides free and low-cost healthcare for uninsured, low-income residents in select Maine counties. It offers primary and specialty care, lab work, X-rays, hospital services, and prescription assistance, with office visits costing no more than \$10 and most other services provided at no cost. Participants receive case management support to access community resources and better navigate the healthcare system. To qualify, individuals must be between 19 and 64, have lived in an eligible county for at least six months, and not qualify for Medicaid, Medicare, or other government-sponsored health insurance. CarePartners helps those without traditional coverage receive essential medical care while reducing financial barriers.

- Address: 110 Free Street, Portland, ME 04101
- Phone: (207) 872-4697
- Email: N/A
- Website: <https://www.mainehealth.org/patients-visitors/billing-and-financial-services/financial-assistance/carepartners>
- Service Area: Statewide

# Legal, Financial & Health Insurance Assistance - Cont.

## **MaineHealth - Free Care**

MaineHealth Free Care provides financial assistance for medically necessary care to eligible patients based on income and residency. Under Maine law, free care is available to Maine residents earning less than 150 percent of the federal poverty level, while MaineHealth extends full free care to those at or below 200 percent. New Hampshire residents receiving care at Memorial Hospital or affiliated MaineHealth physician practices may also qualify. Financial assistance covers hospital and physician services, ensuring that no patient is denied care due to an inability to pay. Eligibility is determined through a financial assistance application, and remaining balances after assistance are capped at amounts generally billed to insured patients. For more information or to apply, individuals can contact MaineHealth Patient Financial Services.

- Address: 110 Free Street, Portland, ME 04101
- Phone: (800) 804-2499
- Email: N/A
- Website: <https://www.mainehealth.org/patients-visitors/billing-and-financial-services/financial-assistance/free-care>
- Service Area: Statewide

## **New Ventures Maine**

New Ventures Maine provides free programs and resources to help individuals build careers, start businesses, and manage finances with confidence. Offering career planning, entrepreneurship training, and financial education, the organization supports Mainers in achieving economic independence and stability. Through workshops, one-on-one coaching, and online courses, New Ventures Maine empowers individuals to develop skills, set goals, and take steps toward a more secure future. With a focus on equity and inclusion, the organization serves people of all backgrounds, helping them navigate career transitions, launch small businesses, and improve financial well-being.

- Address: 46 University Drive Augusta, ME 04330
- Phone: (207) 621-3440 or (800) 442-2092
- Email: [info@newventuresmaine.org](mailto:info@newventuresmaine.org)
- Website: <https://newventuresmaine.org/>
- Service Area: Maine

# Legal, Financial & Health Insurance Assistance - Cont.

## **Pine Tree Legal Assistance**

Provides free civil legal aid to low-income Mainers, focusing on issues such as housing, family law, public benefits, consumer rights, and protection from domestic violence. Offers self-help tools and legal education to empower individuals to understand and assert their rights.

- Address: 39 Green Street, P.O. Box 2429, Augusta, ME 04338
- Phone: (207) 942-8322
- Email: N/A
- Website: <https://www.ptla.org/>
- Service Area: Statewide

## **The Property Tax Fairness Credit**

The Property Tax Fairness Credit is a Maine program offering eligible residents a refundable credit for a portion of property tax or rent paid on their primary residence during the tax year. To qualify, applicants must have been Maine residents, owned or rented a home in the state as their primary residence, paid property tax or rent on that residence, meet specific income and property tax or rent limitations, and not file as married filing separately..

- Address: N/A
- Phone: (207) 624-5600
- Email: [income.tax@maine.gov](mailto:income.tax@maine.gov)
- Website: <https://www.maine.gov/revenue/taxes/tax-relief-credits-programs/income-tax-credits/property-tax-fairness-credit>
- Service Area: Statewide

# Legal, Financial & Health Insurance Assistance - Cont.

## **United Way of Kennebec Valley**

Funds programs and initiatives that support food security, emergency assistance, youth development, and health services across the region.

- Address: 121 Commercial Street, Augusta, ME 04330
- Phone: (207) 626-3400
- Email: [info@uwkv.org](mailto:info@uwkv.org)
- Website: <https://uwkv.org>
- Service Area: Central Maine