



COVERME.GOV

2024 Special Enrollment Period Toolkit

coverME.gov



AFFORDABLE HEALTH
COVERAGE FOR MAINE

CoverME.gov | 1-866-636-0355 TTY: 711

INTRODUCTION

While 2024 Open Enrollment ended January 16th and the next Open Enrollment doesn't begin until November 1st, **Mainers who have experienced major life changes can still get or stay covered through CoverME.gov.** Through a Special Enrollment Period (SEP), Mainers may qualify for a high-quality health insurance plan with **CoverME.gov**, as long as they enroll within 60 days of the life event. For example, if someone's income decreases or they add a family member, they may qualify for lower monthly premiums. Last year, 84% of people enrolled in a **CoverME.gov** plan got financial help, with some paying as little as \$10 a month.

This toolkit will help you communicate what SEPs are and how they can benefit Mainers who have experienced a qualifying life event and need health insurance.








We appreciate our partners across the state who do the important work of connecting consumers with free local assistance to help them enroll in health coverage. Last Open Enrollment, more than 62,500 Mainers, including more than 10,200 new consumers, selected plans through **CoverME.gov**. With your help, we will get even more Mainers covered with health insurance to give them peace of mind and protection from the unexpected. Thank you for your valued partnership as we continue to help consumers access affordable, quality health coverage.

FLYER: 8.5 X 11



Using a Special Enrollment Period, you can enroll in or change your plan during the year through CoverME.gov if you experience a significant life change. This enables you to get a high-quality health insurance plan after a major life event changes your world.

EVENTS THAT MAY QUALIFY you to enroll or make changes to your plan include:

 LOSS OF HEALTH INSURANCE COVERAGE <ul style="list-style-type: none">- through a job or another person's insurance- through early retirement- through your parents' plan, you have turned 26- through MaineCare, CHIP, or Medicare	 CHANGE IN HOUSEHOLD SIZE <ul style="list-style-type: none">- Adding a dependent (birth, adoption, or fostering)- Getting married, divorced or legally separated- Death of a household member who was enrolled via CoverME.gov	 CHANGE IN ELIGIBILITY <ul style="list-style-type: none">- Gained US citizenship or legal immigration status- Released from incarceration- Gained membership in a federally recognized tribe
 CHANGE IN PLACE OF LIVING <ul style="list-style-type: none">- Moving to Maine or to a different area in Maine- Moving to or from a place of seasonal employment	 PREGNANCY <ul style="list-style-type: none">- Becoming pregnant (only for those not previously enrolled)	 INCOME CHANGES THAT IMPACT FINANCIAL SAVINGS <ul style="list-style-type: none">- Newly eligible for help paying for coverage- Newly ineligible for help paying for coverage- Eligible for different amount of help paying for coverage
 SURVIVOR OF DOMESTIC ABUSE OR SPOUSAL ABANDONMENT		

YOU TYPICALLY HAVE 60 DAYS to enroll from the date of the life event.

FINANCIAL HELP IS AVAILABLE. Last year, 84% of people enrolled in a CoverME.gov plan got financial help, with some paying as little as \$10 a month.

DON'T GO WITHOUT INSURANCE. ENROLL TODAY!

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POSTER 1: 8.5 X 11



NEED HEALTH INSURANCE?

We've got you covered at CoverME.gov.

If you've had a significant life event such as losing a job, moving, getting married, having a baby, adopting a child, or losing MaineCare, you could qualify for a high-quality health insurance plan through a Special Enrollment Period.

ACT NOW, TIME IS LIMITED!

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POSTER 1: 11X17



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POSTER 2: 11 X 8.5



NEED HEALTH INSURANCE?

Find quality coverage and financial help to pay for it.

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¿NECESITA UN SEGURO MÉDICO?	BESOIN D'UNE ASSURANCE MALADIE ?	PRECISA DE UM SEGURO DE SAÚDE?	MA U BAAHAN TAHAY CAYMIS CAAFIMAAD?
Encuentre cobertura de calidad y ayuda financiera para pagarlo.	Trouvez une couverture de qualité et obtenez une aide financière pour la payer.	Encontre uma cobertura de qualidade e ajuda financeira para a pagar.	Hel caymis tayo leh iyo kaalmo dhaqaale oo aad iskaga bixiso.

POSTER 1: 17X11

NEED HEALTH INSURANCE?
Find quality coverage and financial help to pay for it.

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¿NECESITA UN SEGURO MÉDICO?
Encuentre cobertura de calidad y ayuda financiera para pagarlo.

BESOIN D'UNE ASSURANCE MALADIE ?
Trouvez une couverture de qualité et obtenez une aide financière pour la payer.

PRECISA DE UM SEGURO DE SAÚDE?
Encontre uma cobertura de qualidade e ajuda financeira para a pagar.

MA U BAAHAN TAHAY CAYMIS CAAFIMAAD?
Hel caymis tayo leh iyo kaalmo dhaqaale oo aad iskaga bixiso.

NEWSLETTER: SAMPLE TEXT

NEED HEALTH INSURANCE? WE'VE GOT YOU COVERED AT COVERME.GOV.

Have you experienced a major life event that's changing your world? You may qualify for a high-quality health insurance plan through a Special Enrollment Period (SEP) at [CoverME.gov](https://coverme.gov). Here are a few things to keep in mind:

- Qualifying life events include but are not limited to: losing a job, moving to Maine, getting married or divorced, having a baby, adopting a child, or losing MaineCare.
- You typically have 60 days to enroll from the date of a life event; in some instances, your timeline might be longer.
- Financial help is available. Last year, 84% of people enrolled in a [CoverME.gov](https://coverme.gov) plan got financial help, with some paying as little as \$10 a month.
- All health plans offered on [CoverME.gov](https://coverme.gov) provide quality, comprehensive coverage that includes Essential Health Benefits, including no cost preventative services, office visits, hospitalization, prescription drugs, mental health and substance use treatment, and more.

Don't go without insurance. Enroll today or contact us to see if you qualify. Local help is available.

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SCREEN SAVER

NEED HEALTH INSURANCE?

We've got you covered at **coverME.gov.**

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CONTACT INFORMATION

CoverME.gov

1-866-636-0355 TTY:711

Thank you for helping more Mainers find and enroll in a health insurance plan that fits at a price that works.

If you have questions, we're here to help. Visit us online at **CoverME.gov** or call us at **1-866-636-0355 TTY:711**.

We also encourage you to follow our accounts and like and share our posts!



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