coverME.gov
AFFORDABLE HEALTH COVERAGE FOR MAINE

October 15 PREVIEW 2027 PLANS ONLINE

November 1 OPEN ENROLLMENT BEGINS

December 15 DEADLINE FOR 1/1/27 COVERAGE

January 15 DEADLINE FOR 2/1/27 COVERAGE

2027 CHANGES & KEY HIGHLIGHTS: A QUICK REFERENCE GUIDE

Due to changes in federal law, there are some changes coming to **CoverME.gov** for Plan Year 2027 related to eligibility and financial savings. There are also changes specific to **CoverME.gov** related to what carriers are offering plans on the marketplace, the types of plans being offered, and the coverage included in some plans.

Below is a quick summary of the changes. Visit **CoverME.gov/whats-new-for-2027** to learn more about these changes and stay informed about future changes.

ELIGIBILITY CHANGES

Change	Who is Affected	What it Means for CoverME.gov Coverage
Immigrant Eligibility	Lawfully present immigrants who are not lawful permanent residents (LPRs - green card holders), COFA migrants, or Cuban/Haitian entrants	Only LPRs, COFA migrants, and Cuban/Haitian entrants are eligible for financial savings (APTC and CSRs) through CoverME.gov. Other lawfully present immigrants can still buy coverage, but without savings. For more information, visit **CoverME.gov/immigrants**.
MaineCare Community Engagement	Some MaineCare members: adults ages 19 to 64 who do not have children living at home, and have an income up to 138% FPL	Individuals who are denied MaineCare coverage because they do not meet new "community engagement" requirements are not eligible for financial savings through CoverME.gov. New federal law requires most adults to work, attend school, or volunteer at least 80 hours per month to qualify for MaineCare. Exemptions: pregnant or postpartum people, the medically frail, and caregivers of children under 14.
Catastrophic Plans	Consumers who currently have, or are interested in purchasing, catastrophic coverage	In 2026, eligibility for catastrophic coverage was expanded to adults meeting certain income requirements (anyone under 100% FPL or over 250% FPL). For 2027, only people under 30 years of age and those with hardship or affordability exemptions are eligible for catastrophic coverage.
Elimination of APTC Repayment Caps (Repayment of Excess Premium Tax Credits when filing federal tax returns)	Consumers who receive advance premium tax credits (APTC) through CoverME.gov	Beginning with the 2026 tax year (for federal tax returns typically filed by April 2027), advance premium tax credit (APTC) repayment limits have been eliminated. Households must repay all excess APTC received during the 2026 plan year. This repayment process is called "reconciliation." Households must reconcile their APTC (using IRS form 1095-A) when filing their federal income tax return. Excess APTC is the result of underestimated income on a CoverME.gov application. APTC repayments are made to the IRS, not to CoverME.gov. *Note: consumers with a household income below 100% FPL who enrolled in CoverME.gov coverage with APTC because they estimated their household income to be at or above 100% FPL generally do not need to pay back excess APTC, as long as they did not intentionally misrepresent their income.*

CARRIER & PLAN CHANGES		
Change	**Who is Affected**	**What it Means for Consumers**
2027 Carriers	Current & potential CoverME.gov consumers	Harvard Pilgrim, Anthem, and Community Health Options will offer health plans. Anthem and Northeast Delta Dental will offer dental plans.
Mending Exit	2026 Mending enrollees	Mending will no longer offer Marketplace plans in 2027. Mending members will be auto renewed into the most similar plan from a different carrier, but will still have the option to shop. These enrollees should expect significant changes in cost and network. They and should be encouraged to read their notices closely and actively shop. For more information, visit **CoverME.gov/mending-exit**.
Direct Primary Care (DPC)	Consumers who want coverage for DPC, many of whom had Mending plans	With the Mending exit, only one Marketplace plan covers DPC in 2027. The CHO DPC Essential Bronze plan is the only option for those who want DPC coverage. This plan will not necessarily offer the same coverage as the Mending DPC plan. Consumers should carefully review plan details. To find the plan, consumers will need to filter for "HMO CHO," then search the plan name: "Community Health Options Direct Primary Care Essential Bronze $8500 HSA HMO NE."
No Anthem PPO plans	2026 Anthem PPO enrollees	These consumers will be auto renewed into Anthem HMO plans. Consumers should understand that HMOs generally require staying in-network and may require specialist referrals, while PPOs generally allow out-of-network care at higher cost. Clients who value broad provider choice should compare options and actively shop. CHO will offer 2027 PPO plans through CoverME.gov.
More Pre-Deductible Coverage	Current & potential CoverME.gov consumers	New in 2027, all Clear Choice plans cover more everyday care before consumers start paying towards their deductible: primary care, behavioral health visits, urgent care, generic prescriptions, and more. Most plans also cover specialist visits and some cover preferred brand prescription medications before the deductible.
HSA Option	Consumers looking to maximize their savings	All Bronze plans are now Health Savings Account (HSA)-eligible. HSA contributions are tax-free. HSA funds can be used tax-free for qualified medical expenses such as deductibles, copayments, and coinsurance. HSA contributions lower taxable income, so consumers who contribute may be eligible for additional savings.

Talking Points & Consumer Guidance: Some Suggested Questions to Ask Clients at Renewal

- Did your carrier change?
- Did your plan design or network change (for example, PPO to HMO)?
- Did your income change?
- Did your financial savings change?
- Do you plan to file your 2026 taxes and reconcile your savings this spring?
- Did your deductible or out-of-pocket maximum change?
- Have your providers changed? Are your providers still covered?
- Have your medications changed? Are your medications still covered?
- Are you anticipating any significant medical expenses this year (e.g. pregnancy, surgery)?
- Could you get more value elsewhere, such as a similar plan with a lower premium or more pre-deductible coverage?
- Could an HSA benefit you?

RESOURCES

- Health Insurance Basics
- Upcoming Live Webinars
- Knowing Who to Call
- Pre-Deductible Coverage
- Resource Library

UPDATED NOVEMBER 2026