

## 10-144 CHAPTER 740. Easy Enrollment Program.

### Section 1: Purpose and Definitions

#### 1. Purpose

The Easy Enrollment Program is established and authorized by 22 M.R.S. §5412 to identify residents of the State of Maine who are uninsured but qualify for benefits under the MaineCare program or a qualified health plan in the marketplace. The MaineCare program provides medical assistance to low-income adults, children, seniors, and those with disabilities. The marketplace is established by the Made for Maine Health Coverage Act and provides qualified residents without access to affordable health insurance through MaineCare, Medicare, their job, or other types of comprehensive coverage with access to commercial health insurance and financial assistance to pay for it in the form of premium tax credits and cost-sharing reductions. Both programs are administered by offices within the Department of Health and Human Services. The following rules are authorized by 22 M.R.S. §5412 (1) and 22 M.R.S. §5407.

#### 2. Definitions

For purposes of this rule the following term has the following meaning:

- A. **Marketplace** has the same meaning as in 22 M.R.S. § 5402(3).

### Section 2: Process for provisionally assessing eligibility or Process for informing tax filer of their insurance options

#### 1. To determine provisional eligibility or provide further information to the tax filer on the next steps they need to take to determine their eligibility, OHIM will, in addition to other steps set out in statute:

- A. Determine if it has access to the necessary information to assess whether the tax filer has a Maine address or if they and/or their household members are enrolled in MaineCare or a qualified health plan in the marketplace. If OHIM does not have access to that information it will attempt to contact the filer to educate the filer about the steps they will need to take to submit an application through CoverME.gov to determine if they are eligible for MaineCare or a qualified health plan in the marketplace.

#### 2. OHIM will provide notification of provisional assessment of eligibility for MaineCare or a qualified health plan in the marketplace to those individuals identified through the Easy Enrollment program. The notice will:

- A. Inform the household of the assessment of provisional eligibility;  
B. Include information about applying for MaineCare or a qualified health plan;

- C. Include information about the insurance affordability programs available to qualified applicants through the marketplace;
- D. Include, if income information is available, details about potential eligibility which may include premium tax credit and cost-sharing reduction amounts or ranges; and
- E. Include information about the special enrollment period the applicable household members qualify for and as detailed in Section 3.

**Section 3: Process for issuing the special enrollment period for qualified tax filers and/or their household members.**

1. Any individual who completes an application through CoverMe.gov after being identified through the Easy Enrollment Program 1040ME tax filing for the latest tax filing period and is assessed as eligible for a qualified health plan will qualify for a special enrollment period.
  - A. The special enrollment period will commence on the date of the tax filing and will end 35 calendar days from the date of the notice detailed in Section 2(2)
  - B. If the notice is not able to be mailed due to the absence of a mailing address, the special enrollment period will end 35 calendar days from the date of outreach by the marketplace in the form of an electronic communication, a phone call, or other method of preferred communication as indicated on the tax return.

**Section 4: Process for conducting outreach to households with members who may be eligible for MaineCare or a qualified health plan in the marketplace.**

1. The marketplace shall conduct outreach to special enrollment period qualified consumers through the communication channels authorized on the tax return.
  - A. The outreach will commence after the special enrollment period is initiated and will continue no more than 60 calendar days after the special enrollment period ends.
  - B. The outreach will be periodic, on a frequency determined by the marketplace, as long as the outreach occurs no more than once per calendar week and consists of no more than three unique outreach attempts.

**STATUTORY AUTHORITY:**

**RULEMAKING HISTORY**

**EFFECTIVE DATE:**