



2025 OPEN ENROLLMENT OVERVIEW

FEBRUARY 2025

A LETTER FROM COVERME.GOV LEADERSHIP

CoverME.gov's 4th Open Enrollment as a state-based marketplace ended with a record number of new consumers enrolling in coverage. Moreover, adult enrollment is at its highest level since Maine transitioned from the federal marketplace platform. These are remarkable accomplishments amid an ever-changing landscape for Maine's health insurance marketplace. Alongside our partners at the Maine Department of Health and Human Services, our team has remained steadfast in efforts to make progress towards the state's goal to provide comprehensive health coverage to all Maine people.

Our "north star" remains Maine consumers – our family, friends, and neighbors who do not have access to job-based health coverage and are not eligible for other forms of coverage. Navigating the health coverage landscape on your own can be confusing and stressful – knowing where to go, who to trust and how to compare and choose coverage so that you know it will cover what you need, when you need it. And there is the challenge of figuring out how to afford coverage. When faced with these challenges, many Mainers, especially those without health conditions, give up and go without. This is where CoverME.gov comes in. The role of the marketplace is to serve as a trusted source to more easily compare plans, provide access to federal tax credits that help make coverage more affordable to most Mainers, and purchase comprehensive coverage that provides peace of mind that it will be there when you need it.

Our team is proud that we, alongside our many partners, successfully enrolled nearly 65,000 Mainers in health coverage, including more than 11,000 new consumers. Additionally, enrollment in stand-alone dental coverage increased significantly to more than 8,000 consumers, including more than 2,000 new consumers. Our team acted on feedback from consumers, brokers, navigators, and other stakeholders to make significant improvements to consumer experience, including user interface and navigation enhancements and call center operational changes. This resulted in more consumers successfully enrolling and re-enrolling without assistance and a more streamlined, customer-friendly enrollment experience when needing assistance.

This progress, however, may be short-lived. The affordability of marketplace coverage is at risk for 85% of Mainers who are enrolled in health coverage through CoverME.gov. If Congress does not act soon to extend or make permanent the enhanced federal [health care tax credits](#) that are set to expire at the end of this year, tens of thousands of Mainers may no longer be able to afford health coverage. The impact will be most significant for Mainers who are older, live in rural areas, and/or are self-employed. Most CoverME.gov consumers are not aware of this risk and will be blindsided by significant premium increases. The detrimental impacts on these individuals and families will have ripple effects on our local economies through increases in health care bad debt and charity care, negative impacts on the health of our workforce, and reductions in available dollars to spend on goods and services in our communities. Our team is committed to educating the public on the importance of these health care tax credits and the impacts if they expire.



A handwritten signature in black ink that reads "Hilary K. Schneider".

Hilary Schneider
Director, Office of the Health Insurance Marketplace

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KEY TAKEAWAYS

Open Enrollment (OE) for 2025 marked the fourth year Maine operated a state-based marketplace through CoverME.gov, after transitioning from a federally facilitated marketplace model.¹ CoverME.gov is operated by the Office of the Health Insurance Marketplace at the Department of Health and Human Services. The structure of the state-based marketplace provides greater control and flexibility, in terms of operational components such as special enrollment periods, customization of the shopping experience, and marketing and outreach. This allows the marketplace to better meet and respond to the needs of Maine residents.

CoverME.gov meets the needs of nearly 65,000 Mainers, providing them with one-stop shopping for affordable health coverage. Because CoverME.gov is the only place Mainers can go to get financial help to reduce the cost of private health insurance plans, the marketplace provides many Mainers with health coverage they otherwise could not afford. As such, Maine's state-based marketplace continues to play a critical role in the state's ability to maintain an uninsured rate lower than the national average despite having a relatively smaller proportion of its residents covered by employer-sponsored coverage.²

Highlights of the 2025 Open Enrollment:

- **A record number of new enrollees** – More than 11,000 Maine residents who didn't previously have insurance through the marketplace enrolled in coverage for 2025. This breaks Maine's record for new consumers turning to CoverME.gov for insurance since transitioning to a state-based marketplace in 2021.
- **More adults enrolled, including increased numbers of younger adults** – Nearly 3,000 more adults were covered during the 2025 OE compared to 2024.
- **Enhanced financial savings still shielding consumers from higher rates** – While the average cost of insurance increased by 8.6%, the majority of

¹ Maine operated off the federal marketplace from 2014-2020 plan years, transitioning to a hybrid federal-state marketplace for plan year 2021 and a state-based marketplace starting in plan year 2022.

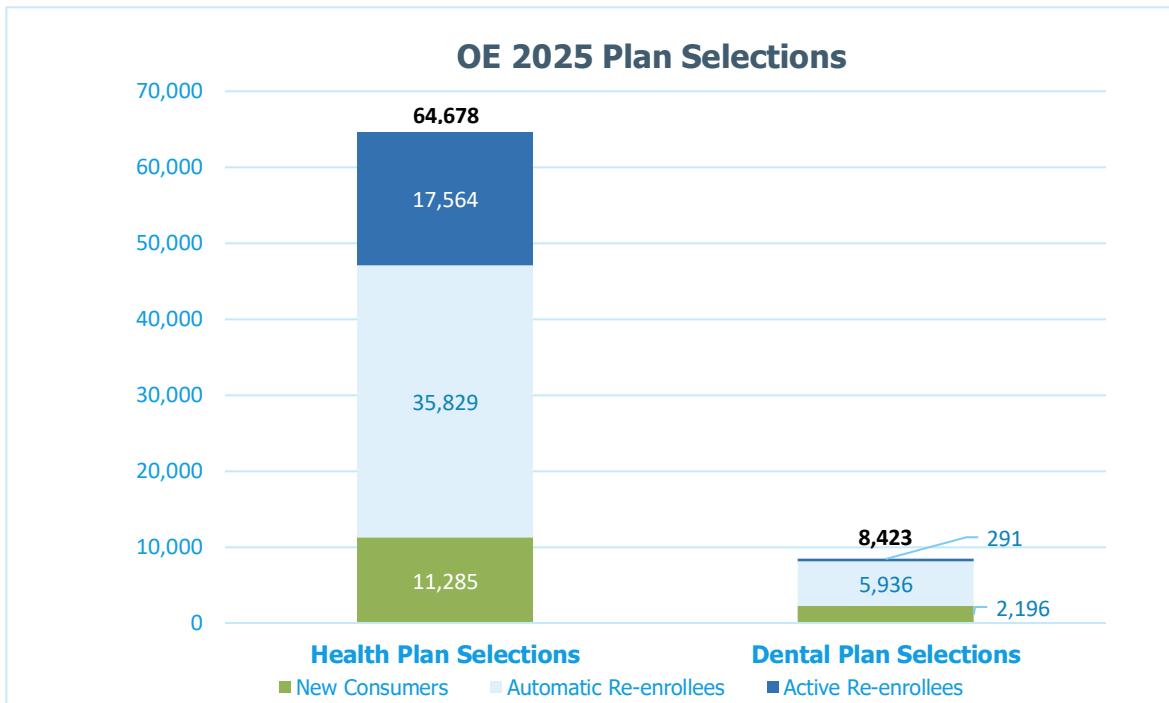
² Kaiser Family Foundation State Health Facts, "Health Insurance Coverage of the Total Population," <https://www.kff.org/other/state-indicator/total-population/?currentTimeframe=0&sortModel=%7B%22colId%22:%22Employer%22,%22sort%22:%22desc%22%7D>, accessed on February 20, 2025.

enrollees were largely protected because of ongoing enhanced premium assistance from federal health care tax credits.

This report presents an overview of enrollment trends, the affordability of health insurance coverage through the marketplace and key operational and marketing changes that took place during the 2025 OE.

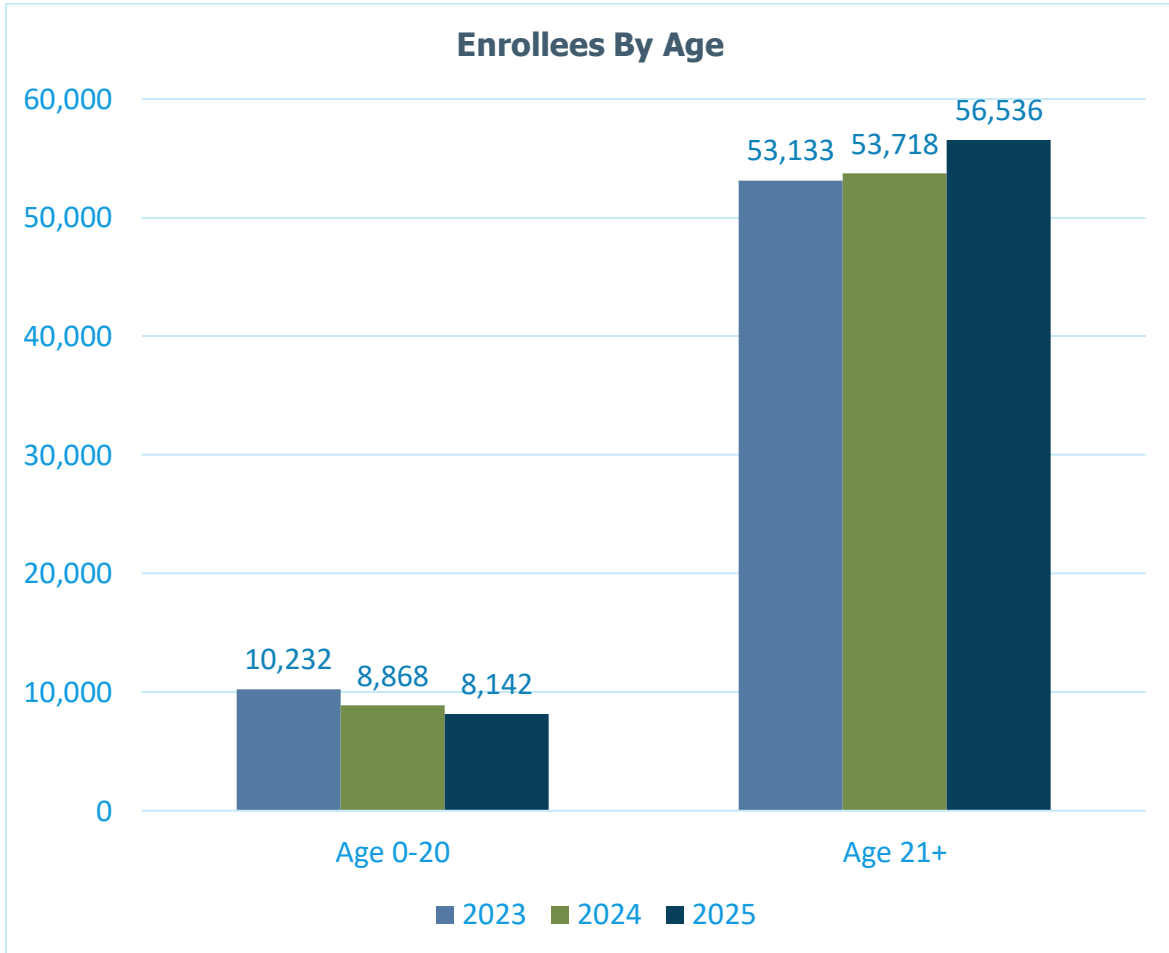
2025 OPEN ENROLLMENT TRENDS

1. **Nearly 65,000 Mainers, including more than 11,000 new consumers, selected health insurance plans through CoverME.gov during the 2025 OE.** The remainder were returning consumers who actively re-enrolled or were automatically re-enrolled in a plan. Nearly 8,500 consumers, including over 2,000 new consumers, selected standalone dental plans through CoverME.gov during OE 2025.



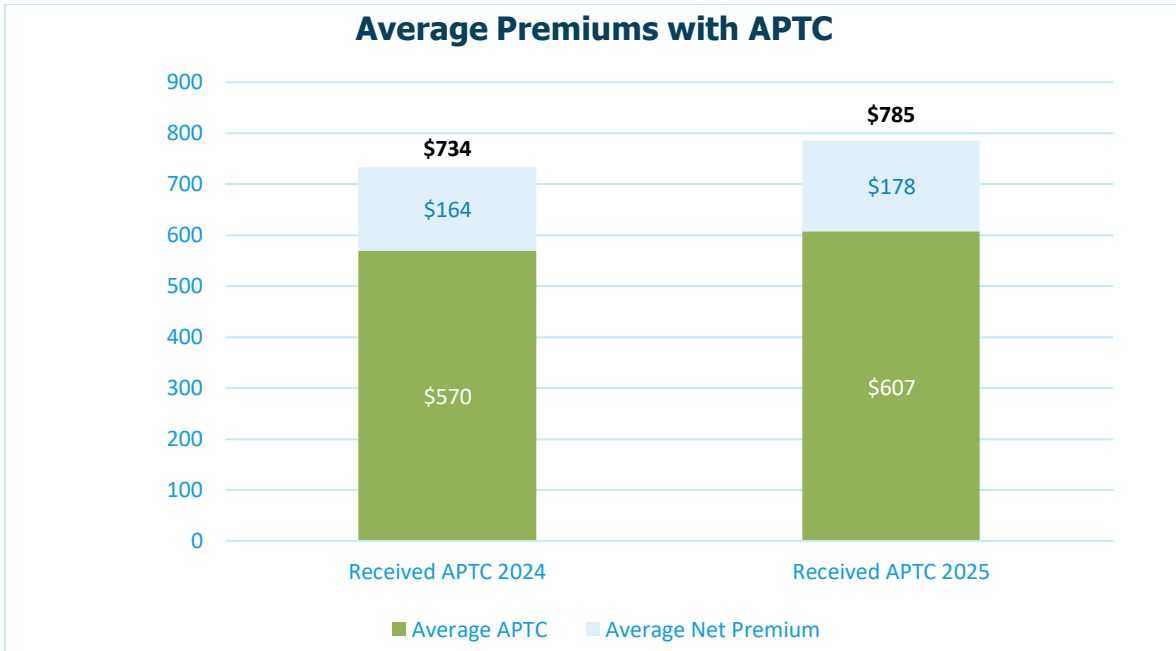
2. **While more adults enrolled in health coverage, fewer children enrolled, likely as a residual result of expanded eligibility for MaineCare.** The marketplace continued to see a decrease in enrollment of consumers aged 20 and younger following the Legislature’s expansion of eligibility for MaineCare (Medicaid) coverage for children under age 21, which took effect in October 2023. Eligibility increased to 300 percent of the federal poverty level, or \$93,600 annually for a family of four. CoverME.gov saw 8 percent fewer individuals aged

20 and under enrolling in health coverage during open enrollment for 2025 compared to 2024 and 20 percent fewer compared to 2023. Additionally, CoverME.gov saw more young adults enrolling in plans, with gains of 1 percentage point in both age 26-34 and 35-44 (details on page 10). Getting the attention of young adults and prompting them to act can be particularly challenging, but targeted messages and marketing tactics, as well as improved brand awareness, have helped improve our reach and engagement of these younger adult populations.



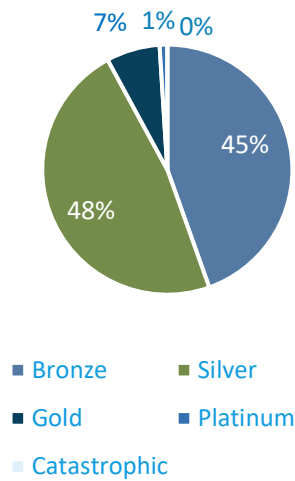
- Expanded financial savings continue to shield eligible CoverME.gov consumers from significant premium increases – for now.** While average premiums set by insurance companies rose in Maine and many other states in 2025, premiums paid by consumers qualifying for financial savings increased by less than \$15 per month, on average, thanks to ongoing enhanced premium assistance from the federal government. The enhanced premium tax credits, which are set to expire at the end of 2025, have benefited tens of thousands of Mainers who do not have access to health coverage through an employer. These

health insurance tax credits have made significant differences in the lives of Mainers, especially those who are older and live in rural areas and face higher health care costs than the national average. The enhanced health insurance tax credits are investments that pay dividends in terms of the health and wellbeing of Maine’s people and its economy. Without them, individuals and families could not afford health coverage that has saved and improved lives, supported career changes and post-secondary education, bridged gaps in coverage and so much more.

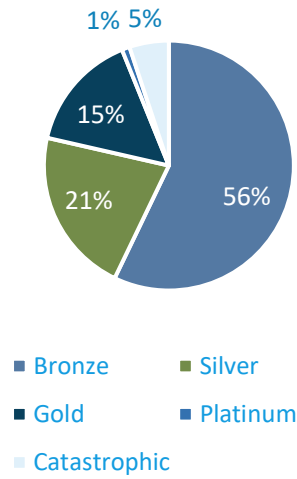


- Consumers with financial assistance chose comprehensive coverage with lower out-of-pocket costs.** Fifty-six percent of those who qualify for financial assistance to pay monthly premiums enrolled in a plan that covers at least 70 percent of out-of-pocket costs (i.e., silver, gold, or platinum plans), compared to 37 percent of those who do not receive premium assistance. Sixty-one percent of those who do not receive financial savings chose plans with relatively higher deductibles and copays.

Consumers with Financial Assistance



Consumers without Financial Assistance



Note: Percentages do not add to 100 percent due to rounding.

The Office of the Health Insurance Marketplace (OHIM) continued to focus on improving consumer experience on the Marketplace this year, as well as strengthen its engagement with brokers and Maine Enrollment Assistants. Through several technological advancements and updates, consumers experienced an improved user interface in our enrollment platform, improved self-service functionality, including self-service password reset, more accessible assistance when contacting the Consumer Assistance Center and more frequent, direct communications through personalized emails and outbound calls.

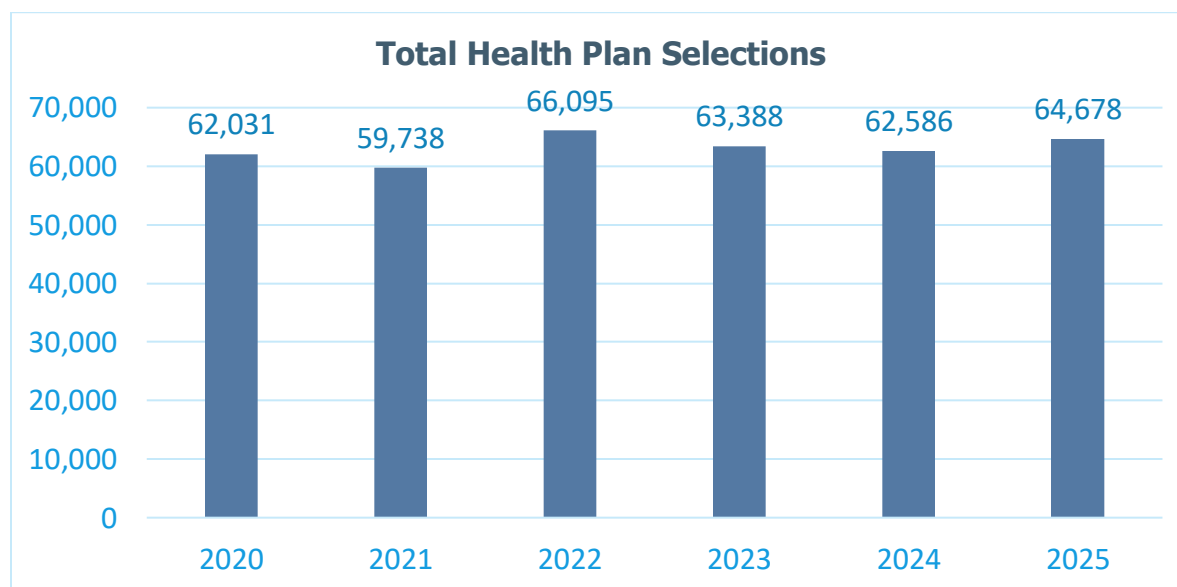
OPEN ENROLLMENT BY THE NUMBERS

Open Enrollment 2025 started on November 1, 2024, and continued through January 15, 2025. Generally, plan selections made by December 18, 2024, resulted in coverage beginning January 1, 2025, and plan selections made by January 15, 2025, resulted in coverage starting on February 1, 2025. The deadline for January 1, 2025 effective coverage was originally set for December 15, 2024, but was extended to December 18 after Healthcare.gov (the federal marketplace) extended their deadline. Since consumers may view Healthcare.gov ads online or in the New Hampshire media

markets, the decision was made to extend the deadline to minimize consumer confusion.

TOTAL OPEN ENROLLMENT PLAN SELECTIONS

Overall, 64,678 Maine people selected 2025 health plans on CoverME.gov during the Open Enrollment Period. Enrollment was slightly higher from OE 2024, up 3 percent year over year, ending the trend of declining year-over-year enrollment since 2022. Enrollment this year was the second highest level in the past 6 years, which is even more notable given that enrollment of consumers aged 0-20 has declined by more than 2,000 in the past two years due in large part to the October 2023 implementation of the expansion of MaineCare eligibility for children. This means that the number of adults that enrolled in health coverage during OE 2025 was the highest level over the past 6 years. In addition, the number of new consumers enrolled during OE 2025 increased by more than 10 percent year-over-year.



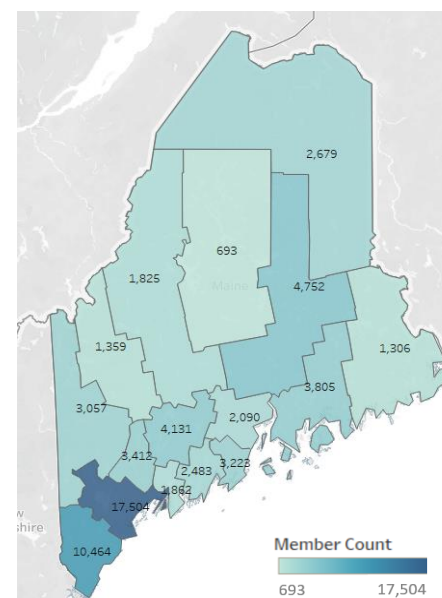
Historically, member transitions between the marketplace and MaineCare are not uncommon and happened quite frequently prior to the COVID-19 Public Health Emergency (PHE). Typically transitions peak during Open Enrollment, as renewal processes may result in eligibility changes. During the PHE, to promote stability of coverage during the pandemic, states were required to maintain enrollment of nearly all Medicaid enrollees, in return for an increase in federal Medicaid matching payments. As a result, people who would otherwise lose eligibility due to increased earnings, change of family status, or other reasons remained covered by MaineCare. During this time,

there were fewer transitions of coverage between MaineCare and CoverME.gov than prior to the PHE.

In April 2023, the resumption of the regular renewal process began. This process is known as the “unwinding” of the continuous coverage requirement. Unwinding redeterminations were carried out through October 31, 2024. Maine DHHS estimated that the total number of MaineCare members who would be disenrolled through unwinding would range from 65,000-75,000 by the time it ended in November 2024. At the end of 2024, approximately 69,000 members had been disenrolled from MaineCare through unwinding, while nearly 80% (equivalent to over 345,000 Mainers) were successfully renewed and retained MaineCare Coverage. Of those 69,000, about 12,000 disenrolled due to reasons that were likely associated with eligibility for marketplace coverage. For example, some did not re-enroll due to moving out of state, being deceased, having other sources of coverage, etc. As of December 2024, 6,059 consumers had enrolled in CoverME.gov coverage through the “recently lost MaineCare” Special Enrollment Period. This is likely an undercount of the population enrolling in CoverME.gov coverage due to transitioning off MaineCare as during Open Enrollment Periods, consumers do not have to qualify for Special Enrollment Periods to enroll. There were two Open Enrollment Periods that overlapped with Medicaid Unwinding. All in all, Medicaid Unwinding contributed to some of the growth in CoverME.gov enrollment and, in the coming years, we will likely see more consumers transition between MaineCare and CoverME.gov coverage due to changes in household income and/or qualifying events.

ENROLLMENT BY COUNTY

Looking at distribution of enrollments across the state, the largest number of enrollments are in the most populated counties – Cumberland and York. However, the counties with the highest coverage per capita of CoverME.gov consumers are Knox county followed by Lincoln, Hancock and Cumberland.



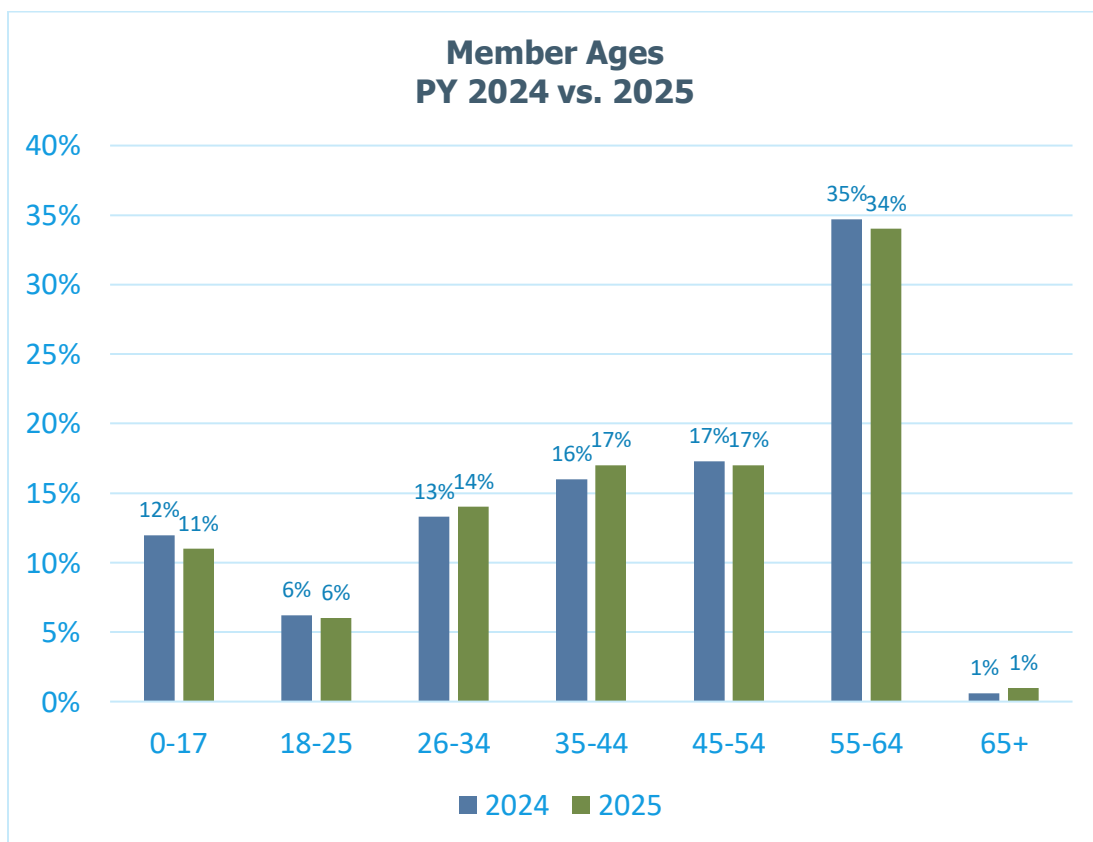
CONSUMER DEMOGRAPHICS

CoverME.gov members continue to be predominately female, and more than half are over age 45. While the youngest demographic, ages 0-17, declined by 9 percent year-over-year (see more in Key Takeaways), the number of consumers ages 26-34 and 35-44 both increased by more than 7% in each age group. Growth in these younger demographics reflects a successful targeted marketing strategy to engage younger audiences in coverage as these are the age groups that historically have the largest numbers of uninsured and underinsured Mainers.

GENDER



46% Male 54% Female



While 44 percent of enrollees did not share their race/ethnicity, of those that did, 85 percent identified as White, 12 percent as Multi-Racial, 2 percent as Asian, and less than 1 percent Black or African American, Native Hawaiian or Pacific Islander, or American Indian/Alaska Native.

AFFORDABILITY OF PLANS

A key feature of health insurance marketplaces is the availability of premium and cost-sharing subsidies based on household income. This financial assistance helps individuals and families afford private health insurance coverage, especially when it is not available to them from an employer and they do not qualify for other health coverage programs like MaineCare or Medicare. More than 4 out of 5 CoverME.gov enrollees who selected plans during OE 2025 qualified for, and chose to take advantage of, a federal health care tax credit that lowers their monthly premiums, called “Advanced Premium Tax Credits”, or APTC.

Among those enrolled with APTC, the average monthly premium without financial assistance was \$607. The average net monthly premium paid by those receiving APTC is \$178, while the average monthly premium paid by those who do not receive APTC is \$611.

The amount of federal health care tax credits Maine households leveraged by enrolling in health insurance coverage through CoverME.gov is equivalent to approximately \$33.2 million per month. This is equivalent to annual health insurance premium savings of nearly \$400 million for Maine households.

Some people who are eligible for APTC are also eligible to receive additional financial assistance that helps lower out-of-pocket costs like deductibles, copays and coinsurance. This additional financial assistance is called “Cost-Sharing Reductions,” or CSRs. CSRs are only available for individuals and families who meet the income eligibility and choose to purchase a silver plan. During OE 2025, more than 1 in 4 enrollees qualified for CSRs.

Households with Advanced Premium Tax Credits (APTC)

85%

Average monthly APTC for eligible households

\$607

Households with Cost Sharing Reductions (CSR)

29%

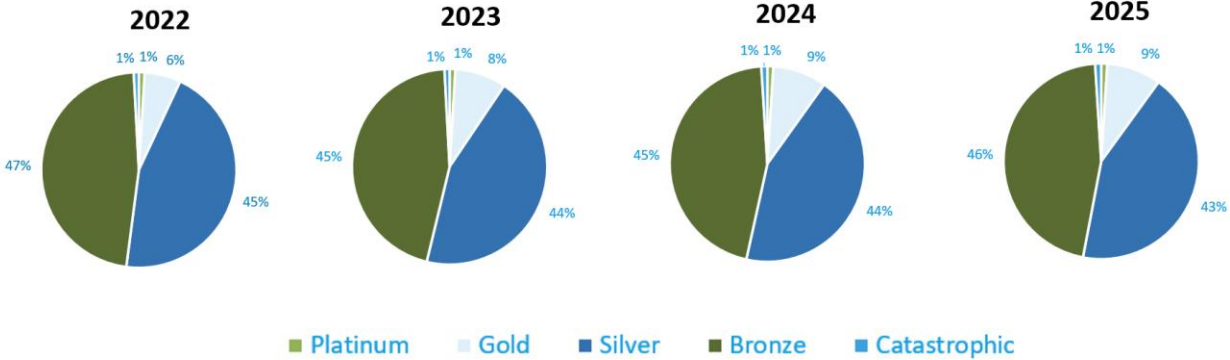
Cumulative Monthly APTC for all Maine households approximately

\$33.2M

PLAN SECTIONS BY METAL LEVEL

With the exception of the catastrophic coverage,³ the health plans offered on CoverME.gov are categorized into four metal levels: bronze, silver, gold, and platinum. Higher value plans generally have a higher monthly premium but cover more of an individual’s out-of-pocket healthcare expenses. Metal levels indicate how consumers and insurance plans split the cost of health care expenses with the higher metal levels having lower cost-sharing levels for consumers. This year, we saw the selection of metal plans remain relatively consistent overall with a 1 percentage point shift from Silver to Bronze in 2025.

Metal Levels



³ Catastrophic plans are only available to individuals aged 30 or younger or those who qualify for a hardship or affordability exemption.

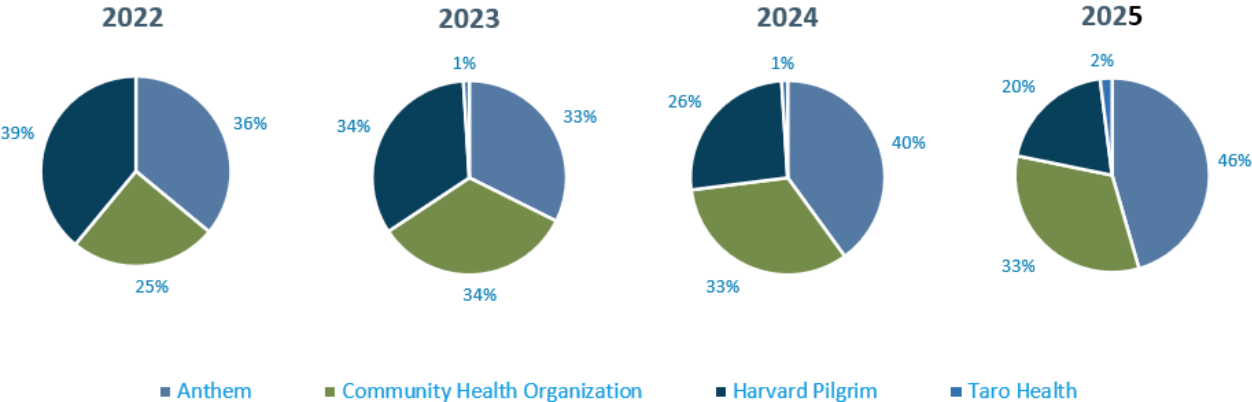
As mentioned earlier in the report, those receiving APTC, on average, chose health plans with lower out-of-pocket costs at greater rates than those who do not receive APTC. This data demonstrates what may seem obvious – that individuals and families prefer to purchase health coverage with lower out-of-pocket costs if they can afford the monthly premium. Research shows that higher out-of-pocket costs can lead to individuals and families delaying and avoiding care, including preventive and necessary care. In addition, high medical out-of-pocket costs can result in medical debt for some households. As such, financial assistance available through Maine’s state-based marketplace can help keep Mainers healthy, prevent medical debt, and free up financial resources for other household needs and expenditures.

MARKET SHARE BY CARRIER

CoverME.gov’s Plan Selection tool allows consumers to compare plans across health insurance carriers. Clear Choice plan design makes it easier for consumers to compare plans with the same levels of coverage and out-of-pocket costs, so that consumers can more easily compare plans based on factors such as monthly premiums, provider networks, and customer service. This helps increase competition among health insurance carriers, demonstrated by significant shifts in market share for OE 2025.

During OE 2025, Anthem increased their market share by just under 6 percentage points, while Harvard Pilgrim declined by more than 6 percentage points. Taro Health, a new carrier in OE 2023 that expanded its footprint beyond Cumberland County into Sagadahoc, Lincoln, and York counties in OE 2024, gained less than 1 percentage point share. Community Health Options’ market share remained about the same.

Market Share by Carrier



OUTREACH AND MARKETING

Marketing and outreach to support awareness of Open Enrollment was a significant focus for CoverME.gov between November 1, 2024, and January 15, 2025. Some digital marketing started in mid-October, but traditional marketing did not launch until mid-November as it was not cost-effective to run marketplace ads during a heavily saturated media market with a high volume of election ads. Leading up to the November 2024 election, ad buys were prohibitively expensive and non-election ads running during early November had a high likelihood of being lost among the numerous campaign ads.

CoverME.gov's marketing and outreach efforts reached Mainers through a multi-platform approach, including traditional, digital, social, and earned media, to achieve a substantial reach and frequency with the priority audiences and drive them to CoverME.gov to take the first step in shopping for coverage. This year, our campaign was targeted at expanding the audience and messaging to reach those CoverME.gov members re-enrolling, new Mainers, and uninsured or underinsured Mainers, with a specific focus on reaching younger audiences through the use of short-form videos on social media platforms. The strategy also included targeted banner ads and search engine optimization.

To get more visibility in the community, CoverME.gov sponsored Maine Mariners and University of Maine hockey during the season, which included digital ribbon for the arenas, scoreboard table signage, e-newsletter mentions, partner page banners, some onsite tabling events and a UMaine radio interview. Also, our office partnered with Hannaford to distribute CoverME.gov materials to 60 pharmacies across the state and piloted post-visit messaging to CVS consumers, resulting in more than 700,000 impressions.

In addition to traditional and digital media tactics, CoverME.gov sought to get messages in front of hard-to-reach younger male audiences by placing messages on platforms where they spend time. For example, our ads were used on sports/gaming platforms JamLoop and Twitch, yielding nearly 800,000 impressions.

Branding of CoverME.gov focused on its role as the one-stop shop for Mainers to browse and compare health plans, find savings, and get covered. The campaign sought to increase awareness of CoverME.gov and decrease barriers to enrollment, including lack of knowledge about CoverME.gov and availability of financial assistance. Following

last year's OE, we saw a 5-percentage point improvement in our brand awareness, which we attribute to enhanced marketing efforts during OE2024. Since many people view shopping for health coverage as something complex and overwhelming, a marketing goal was to make the task more straightforward and relatable. It also sought to motivate consumers to act through messages about financial protection and peace of mind.

TV ads included a humorous tone and eye-catching motion stop graphics intended to grab attention despite a saturated media market from the Olympics and 2024 Presidential election. The ads combined things that are unexpectedly true about Maine-related topics (e.g., lobsters can taste with their legs and chew with their stomachs) with facts about financial savings for health coverage available on CoverME.gov and included a sports-themed version. Short-form social media videos helped explain and highlight the availability of financial savings and comprehensive coverage using topics that would appeal to a younger audience like mountain biking and gaming. Digital media ads leveraged popular trends, for example, playing off of the Taylor Swift Eras tour messaging.

DIGITAL MEDIA

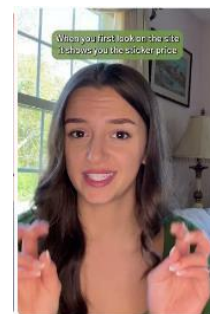
- Utilized Google (search, display ads, video), Microsoft Search, and social media platforms (e.g., Facebook and Instagram)
- Optimized weekly with adjustments made across channels
- 7.5 million impressions



Animated banner ad



Instagram story



Short form video



Television [ad](#)



Bus shelter ad



Amjambo Africa ad

TRADITIONAL MEDIA

- Broadcast, cable, and streaming TV, broadcast and streaming radio ads ran statewide
- Out-of-home-transit ads, including bus wraps, bus shelter signs, and interior bus transit cards ran across Portland, South Portland, Bangor, Biddeford, Saco, Old Orchard Beach, and Lewiston and translated into 4 languages, yielded 5.5 million impressions
- Print and video ads and an underwriting message on Amjambo Africa and Maine Public News Connect to reach new Mainers
- 19 million impressions

SOCIAL MEDIA

- Featured stories of young Mainers in short form vertical videos on social media and YouTube to reduce barriers, increase motivation, and establish social norms
- Included frequent and timely organic social media posts, with post promotions to increase reach and engagement
- Organic and paid ads on Facebook and Instagram garnered 3.9 million impressions, captivating the attention of 376,784 unique viewers
- Collaborated with Maine influencer on a paid sponsorship to create 3 Instagram posts that yielded 140,264 impressions



[Mountain Bike](#)



[Video Games](#)



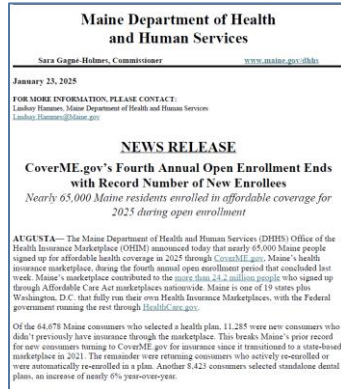
[Social media influencer](#)



[Social media post](#)



[Radio interview](#)



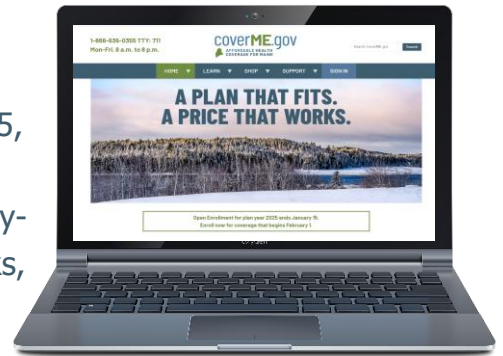
[Press release](#)

EARNED MEDIA

- Conducted 32 radio interviews statewide with local radio station talent
- Distributed 2 press releases

CoverME.gov also reached consumers through thousands of mailed notices and email campaigns, designed to create awareness and drive action. Personalized, multi-touch email campaigns included messages for re-enrollees who needed to provide information to be assessed for financial savings, new consumers who started, but didn't complete their applications or needed to select a plan to enroll. Additional emails were targeted at people consumers turning age 26 who were aging out of their parents' plans, people who qualified for CSRs and would benefit from more coverage at a similar price in a Silver Plan, and consumers who were not re-enrolled automatically. Consumers were highly engaged in these communications with an average click through rate of 62 percent and email open rate of 6 percent – significantly higher than insurance and healthcare industry benchmarks.

CoverME.gov marketing and outreach efforts translated into significant use of the CoverME.gov website, which saw 157,385 visitors between November 1, 2024, and January 15, 2025, up 8 percent from OE 2024. In addition, the [Plan Compare Tool](#), which allows people to compare plans side-by-side with regard to plan features, benefits, provider networks, prescription drug coverage, and total out-of-pocket costs (including premiums, deductibles, and estimated costs for services), had 46,186 users – an increase of 12 percent from OE 2024.



COVERME.GOV OPERATIONAL INNOVATIONS

For CoverME.gov’s fourth Open Enrollment, OHIM focused on improving consumer experience through the Consumer Assistance Center and the CoverME.gov platform. These efforts were aimed at improving efficiency of operations and the overall consumer experience.

CONSUMER ASSISTANCE EXPERIENCE IMPROVEMENTS

Overall, call volume for CoverME.gov’s Consumer Assistance Center was down 13 percent from 2024. However, average calls handled per day were up slightly, with an average of 558 calls per day (compared to an average of 544 per day in 2024). The Consumer Assistance Center is where consumers find help answering their questions about enrollment, shopping for plans, eligibility, and more by trained customer service representatives. Assistance is available via phone and online chat functionality. The center was open 8:00am – 8:00pm on weekdays, as well as some extended days and weekend hours prior to major deadlines throughout Open Enrollment. Throughout the 2025 Open Enrollment period, the Consumer Assistance Center received 28,462 calls and 6,503 chats, with an average wait time for calls of 17 seconds.

CoverME.gov worked with our call center to make many improvements for 2025 to improve service. One of the most notable is utilizing a new scripting program that was more user friendly for agents and particularly useful for newer representatives.

The Consumer Assistance Center continued to utilize the triage/transfer process that was introduced last year for high-volume call days. The process captured consumers’ contact information and the reason for calling before moving the consumer to a transfer

queue so they could connect more quickly with a representative. It also allowed the call center to collect important information necessary to make call-backs if calls were abandoned during longer than average wait times. Implementing a strategy for callers to speak to someone quickly allowed a call center representative to communicate to consumers what to expect and to provide reassurance that they will be helped regardless of extended waiting times ahead of deadline.

Based on feedback from the last Open Enrollment, the Consumer Assistance Center enhanced the triage/transfer process by creating a separate, dedicated triage/transfer queue for brokers and Maine Enrollment Assistors (MEAs). This enabled brokers and MEAs to be assisted by a dedicated team of representatives, which decreased the overall wait time and number of courtesy call back requests for brokers and MEAs during peak volume days.

CONSUMER SATISFACTION

Consumer satisfaction with the Consumer Assistance Center’s performance remained steady from the previous Open Enrollment, with overall satisfaction ratings of 93 percent, a half of a percent difference from the 2024 OE.

Consumer Satisfaction Surveys				
	Plan Year 2022	Plan Year 2023	Plan Year 2024	Plan Year 2025
October	76.78% 848 calls received	93.94% 3,453 calls received	92.83% 4,610 calls received	92.24% 4,867 calls received
November	83.85% 13,881 calls received	93.12% 10,144 calls received	93.74% 10,539 calls received	93.89% 9,019 calls received
December	86.7% 17,623 calls received	93.71% 13,240 calls received	91.93% 15,079 calls received	93.20% 13,543 calls received
January 1-15 (1/16 in 2024)	89.15% 7,256 calls received	94.47% 5,507 calls received	93.84% 6,788 calls received	91.99% 5,900 calls received

On average, the Consumer Assistance Center answered 558 calls per day. As usual, the first major deadline day (December 15) saw the largest volume of calls for the 2025

Open Enrollment with 955 calls answered between 8am and 10pm. Call volume on the first deadline day was down 70 percent from last year likely due to efforts to message to consumers that they should not wait until the deadline day to enroll. Direct-to-consumer email and call campaigns were run earlier this year, and regular reminders were sent to brokers and enrollment assisters to encourage consumers to act before the deadline day. All these efforts likely account for the higher average daily call volume and more steady enrollment numbers leading up to the first deadline day. In fact, call volume was up significantly in the first couple days of Open Enrollment. Due to the atypical nature of these early calls, the call center was not adequately staffed on the first few days and a number of calls were abandoned due to longer than usual wait times. The staffing was addressed within a couple days and, as a result, waiting times and abandoned call rates decreased.

CONSUMER ASSISTANCE CENTER RESPONSIVENESS

2025 CALL CENTER PERFORMANCE	
Calls Received	28,462
Calls Abandoned	180
Chats Received	6,503
Chats Abandoned	91
Average Wait Time	17 seconds
Average Call Handle Time	12 minutes, 50 seconds
Outbound Calls	13,322

PLATFORM IMPROVEMENTS

Before Open Enrollment began, the CoverME.gov website was refreshed to make it easier for consumers to find information before they log in, including added search functionality and accessibility improvements.

Many consumer experience enhancements were launched ahead of Open Enrollment, including improving the post-log in enrollment application user interface, deploying a self-service password reset, and improving the broker/Maine Enrollment Assister (MEA) functionality.

Some examples of the user interface improvements are adding instructions to help with assigning or changing brokers/MEAs, enhanced help text for application questions,

improved visual treatment for messages using colored boxes around text to signal success (i.e., green), where more attention was needed (i.e., yellow) or informational purposes (i.e., blue). Also improved were accessibility functions (keyboard operability, zoom, contrast/colors) and navigation, as well as streamlined information to see all household members on one screen.

Security features were added to mask social security numbers in case users were using the enrollment system on devices in public places. In addition, a confirmation action was added so that consumers have to answer “yes” that they are cancelling their plan to ensure that the cancellation was intentional and wasn’t the result of accidentally selecting the cancel plan button.

Several improvements were introduced to the shopping experience to better guide consumers through the experience. The shopping tool was integrated into the enrollment platform so that consumers could shop for and compare plans within the enrollment system instead of having to switch back-and-forth between the two.

New account management functionality was introduced for the Consumer Assistance Center to assist consumers with real-time support when needing to update usernames and passwords over the phone. If a consumer’s username is their email, they can now reset their password through a self-service option. Finally, an optional voter registration online portal link has been included in the application.

THE END OF THE CONTINUOUS COVERAGE REQUIREMENT

With the end of the federal COVID-19 public health emergency (PHE) in May 2023, CoverME.gov adopted the temporary Special Enrollment Period (SEP) proposed by federal agencies (CMS/HHS). The SEP ‘Recently Lost MaineCare’ allows Mainers losing MaineCare to come to CoverME.gov outside of Open Enrollment and enroll in an individual market plan to avoid any gap in coverage. To help minimize a gap in health coverage, individuals found ineligible for MaineCare during their renewal process have their account transferred automatically to CoverME.gov to find affordable coverage. These consumers receive formal notices about the referral from both OFI and CoverME.gov which continued throughout November 2024.

UNWINDING

- CoverME.gov conducted targeted outreach to consumers who lost MaineCare coverage, sending a series of marketing materials via postal mail for multiple touches, co-branded with DHHS to help foster trust
- Nearly 40,000 households received this 3-touch mailing series since June 2023
- Outbound calls have been made (based on availability of contact info and permissions) to more than 9,000 contacts
- Emails (based on contact availability and permissions) were sent to more than 7,000 contacts



Brochure



Postcard

BROKER AND ASSISTER COMMUNITIES

During OE 2025, 150 Maine Enrollment Assisters and 665 certified brokers were available to Maine residents to help enroll in health insurance, at no cost to the consumer. These resources fulfill an important need for Maine people who want more one-on-one help applying for either MaineCare or a Marketplace plan, especially for those looking for in-person help near their home or workplace.

Recertifying brokers and assisters are provided with a shortened annual training for OE, while new brokers and assisters need to complete full training and pass a final exam in addition to the current licensing requirements overseen by the Bureau of Insurance.

CONCLUSION AND ACKNOWLEDGEMENTS

OHIM is pleased to present this report to outline our successful fourth Open Enrollment as a State-Based Marketplace. CoverME.gov continues to be a place for Mainers to shop for high quality, comprehensive health insurance, find assistance, and receive financial help.

OHIM would like to once again thank the partners that made a successful fourth year of CoverME.gov possible.