coverME.gov

AFFORDABLE HEALTH COVERAGE FOR MAINE

PRESS KIT

2026 OPEN ENROLLMENT

HIGHLIGHTS

- CoverME.gov, Maine's Health Insurance Marketplace, helps people without access to affordable coverage learn more about health insurance options, compare plans, determine whether they qualify for financial help, and enroll in quality, comprehensive health coverage.
- CoverME.gov's Open Enrollment (OE) begins November 1st.
- **Coverage matters:** health insurance through CoverME.gov provides peace of mind and financial protection. Most plans include significant pre-deductible coverage, such as 100% preventive care, low-cost primary care and urgent care visits, and prescription drug coverage with co-pays averaging $0–$50, depending on the plan.
- Health coverage ensures protection when faced with an unexpected illness or accident, helping prevent medical debt and keeping care within reach when needed most.
- Free, local help is available to guide consumers through choosing a plan that fits their health needs and budget. People can visit CoverME.gov/localhelp or call (866) 636-0355; TTY 711.
- All private health plans offered on CoverME.gov provide quality, comprehensive coverage that will protect consumers if they have an accident or major illness. Marketplace plans on CoverME.gov cannot turn you away or charge you more for having a pre-existing condition.

- **Advance Premium Tax Credits** will remain unchanged. Most people qualify for these savings based on their household income, saving members hundreds of dollars below sticker price for their health plans.
- **Enhanced Premium Tax Credits (EPTCs):** Since 2021, extra federal savings have been available to CoverME.gov consumers who qualify. These savings will end at the end of 2025 unless Congress acts.
- If Congress does not act, most CoverME.gov consumers will see rate increases – small for some, significant for others. This year more than ever, consumers should actively shop and compare plans, as they may find a more affordable option.
- If Congress extends the EPTCs, average rates will decrease.
- Even without EPTCs, more than 60% of consumers will still receive federal tax credits to lower premiums compared to what they could buy outside of the Marketplace.
- CoverME.gov is at the heart of Maine's effort to ensure that people can see their doctors, afford their medications, and stay healthy through consistent, reliable coverage.

BY THE NUMBERS

- In 2025, 64,678 Mainers, including more than 11,000 new consumers, selected health insurance plans through CoverME.gov during Open Enrollment.
- Consumers with financial assistance chose comprehensive coverage with lower out-of-pocket costs.
    - 56% of those who qualified for financial assistance to pay monthly premiums enrolled in plans that covers at least 70% of out-of-pocket costs (compared to 37% of those without assistance).
    - 61% of those who do not receive financial savings chose plans with relatively higher deductibles and co-pays.
- Enrollment this year was the second highest level in the past six years, which is especially notable given that enrollment among consumers aged 0-20 has declined due to the 2023 MaineCare eligibility expansion for children. This means that adult enrollment in 2025 was at the highest level it has been over the past six years.

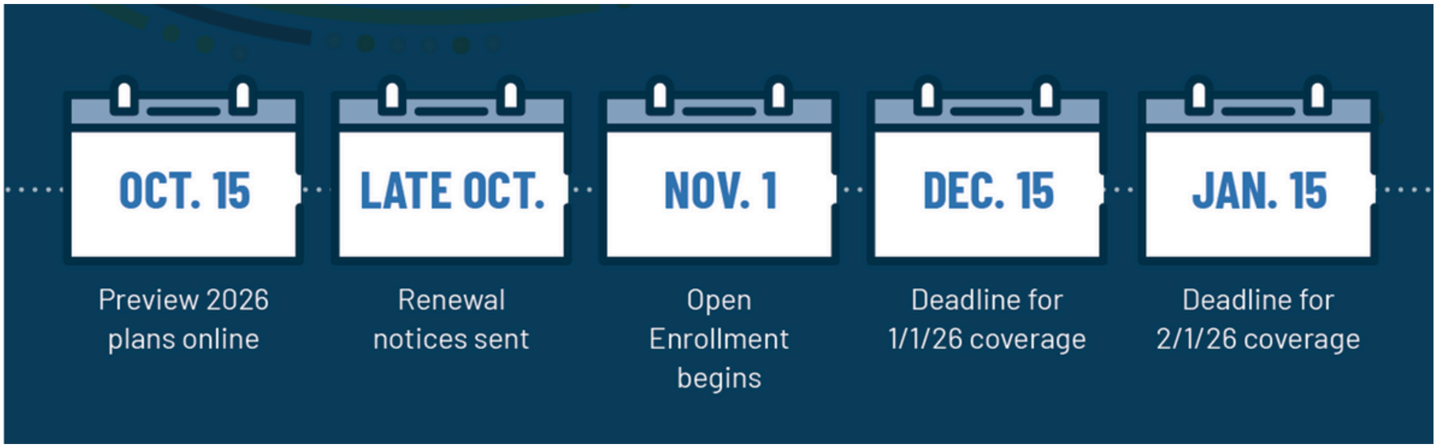
INFORMATION ABOUT OPEN ENROLLMENT

- **This year, Open Enrollment is from November 1, 2025 to January 15, 2026.**
- CoverME.gov's **Plan Comparison Tool** makes it easy to find the best health plan and see eligibility for financial savings – just by answering a few questions. It shows plan features, benefits, and total estimated costs side-by-side, with or without an account.
- **Free expert help makes a difference:** more than 9 out of 10 CoverME.gov members report greater satisfaction when they work with an expert to sign up for health coverage. Consumers can access free, local help online or via the Consumer Assistance Center at (866) 636-0355; TTY 711.

WHAT CONSUMERS NEED TO KNOW

- Most current consumers are automatically re-enrolled in their existing plan or the most similar available plan for 2026 if the prior plan they had is no longer offered.
  - Consumers should still visit CoverME.gov to update their family and income information and review available options. Especially this year, new plans and savings may make coverage even more affordable and comprehensive.
  - New consumers who are currently uninsured, or who buy their own insurance, should visit CoverME.gov to check their eligibility and plan options. Even people who did not previously qualify for financial help in the past may qualify now.
- One health insurance carrier on CoverME.gov, Taro, changed their name and is now known as Mending. There will be no changes to coverage, benefits, or provider access. Current ID cards remain valid through 2025. New ones will be issued in January 2026. Questions can be directed to support@mending.com or (877) 522-5151.

KEY DATES



- **October 15:** The Plan Comparison Tool is available on CoverME.gov for consumers to "window shop" coverage options without having to complete an application or create an account.
- **November 1:** Open Enrollment begins at CoverME.gov. Consumers can create an account on CoverME.gov, apply for financial assistance, and enroll.
- **December 15:** Enrollment deadline for coverage starting January 1.
- **January 15, 2026:** Enrollment deadline for coverage starting February 1, and the end of Open Enrollment. Enrollment after this date requires a life event, like the loss of a job or the birth of a child.

VISUALS

CoverME.gov logo, animations, and images are **available here.**

CoverME.gov is operated by the Maine Department of Health and Human Services
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