



COVERME.GOV

2026 Special Enrollment Period Toolkit

coverME.gov



AFFORDABLE HEALTH
COVERAGE FOR MAINE

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

INTRODUCTION

While 2026 Open Enrollment ended January 15th 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 a Special Enrollment Period at CoverME.gov.** Mainers may qualify for a high-quality health insurance plan with **CoverME.gov**, as long as they enroll within a certain time period from the date of their Qualifying Life Event (typically 60 days, but **some Special Enrollment Periods may have other timelines**). For example, if someone moves to Maine or they add a family member, they may qualify for a Special Enrollment Period. Currently, nearly 75% of people enrolled in a **CoverME.gov** plan get financial help, with some paying as little as \$10 a month.

This toolkit will help you communicate what Special Enrollment Periods 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, nearly 60,000 Mainers, including nearly 9,000 new consumers, selected health insurance plans through **CoverME.gov**. With your help, we will get even more Mainers covered 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



LIFE CHANGES. YOUR HEALTH COVERAGE CAN TOO.

The decision to enroll in health coverage can be a complex one. CoverME.gov is here with health plans that work for you and your family.

If you need health coverage, you might not have to wait for fall Open Enrollment. You may be able to change or enroll in coverage much sooner with a **Special Enrollment Period (SEP)**. Mainers can activate a Special Enrollment Period when they have a big life change, known as a **Qualifying Life Event**.

Common Qualifying Life Events include:

- Losing health coverage because you left or lost your job
- Losing health coverage from seasonal work
- Losing MaineCare
- Having a baby
- Getting married or divorced

When you use a Special Enrollment Period on CoverME.gov, you get access to high-quality health plans and can apply for financial savings. See the list of Qualifying Life Events today at [CoverME.gov/SEP](https://www.coverme.gov/SEP).

FLYER: 8.5 X 11



A Special Enrollment Period enables you to enroll in or change to a high-quality health insurance plan through CoverME.gov after a major life event changes your world.

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



LOSING YOUR HEALTH COVERAGE

- Losing job-based coverage because you lost or quit your job
- Losing Medicaid or other government-sponsored coverage



MOVING OR ABOUT TO MOVE

- Moving to Maine permanently from out-of-state and lost or canceled their health insurance as a result
- Moving permanently from one part of Maine to a different part of Maine and lost, canceled, or need to change their health coverage as a result



CHANGES TO YOUR HOUSEHOLD

- Having a baby
- Adopting a child, or court or child support order
- Marriage or entering a domestic partnership

OTHER LIFE EVENTS MAY QUALIFY YOU FOR A SPECIAL ENROLLMENT PERIOD

People who experience special or unexpected circumstances may be eligible for a Special Enrollment Period not listed here. You will need to contact the Consumer Assistance Center (1-866-636-0355 TTY: 711) to determine if you qualify.

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

FINANCIAL HELP IS AVAILABLE. Nearly 75% of people enrolled in a CoverME.gov plan get financial help, with some paying as little as \$10 a month.

DON'T GO WITHOUT INSURANCE. ENROLL TODAY!

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*Some qualifying events have shorter or longer timelines. Check online or call for details.

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NEED HEALTH INSURANCE?

We've got you covered at CoverME.gov.

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

**YOU HAVE 60 DAYS AFTER MOST QUALIFYING LIFE EVENTS.
ACT NOW, TIME IS LIMITED!**

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NEED HEALTH INSURANCE?

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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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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.

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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/sep. 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 different.
- Financial help is available. Nearly 75% of people enrolled in a CoverME.gov plan get financial help, with some paying as little as \$10 a month.
- All health plans offered on 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

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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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