COVERME.GOV

Plan Year 2026 Outreach and Enrollment Toolkit

coverME.gov

AFFORDABLE HEALTH COVERAGE FOR MAINE

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

INTRODUCTION

November 1, 2025 marks the beginning of the fifth Open Enrollment Period for **CoverME.gov**—Maine's official Health Insurance Marketplace. Unfortunately, we are anticipating more changes to costs than usual this year for two reasons: (1) higher premiums and deductibles and (2) expiring enhanced premium tax credits. While most Mainers will still qualify for financial savings, enhanced premium tax credits first provided in 2021 will end in 2025 unless Congress takes action. Despite these changes, **CoverME.gov** remains the only place where Mainers can get financial savings to help lower premiums and other out-of-pocket health insurance costs.

Partners across the state are continuing the important work of connecting consumers with free local assistance to get Maine residents enrolled for 2026. Last year, nearly 65,000 Mainers selected plans through **CoverME.gov** during Open Enrollment. This year, we want to reach new audiences and encourage even more Maine residents to get covered and protect their household with the security insurance offers! We need you to help spread the word about **CoverME.gov**. Thank you for your valued partnership as we continue to **help consumers access affordable, quality health coverage**.

COVERME.GOV HIGHLIGHTS

- Open Enrollment runs from **November 1, 2025 through January 15, 2026**. Consumers should choose a plan by December 15, 2025, for insurance that starts on January 1, 2026. Consumers who enroll between December 16, 2025, and January 15, 2026 will have coverage starting on February 1. January 15 is the last day to enroll for 2026 coverage unless consumers qualify for a special enrollment period.
- All health plans offered on **CoverME.gov** provide quality, comprehensive coverage that includes Essential Health Benefits, such as no-cost preventative services as well as office visits, hospitalization, prescription drugs, mental health services, substance use treatment, and more.
- **CoverME.gov** is the ***only place*** for Maine people to access financial savings to lower their costs.
- Most Maine people will qualify for financial savings this year, making it easier to find the health insurance plan that best fits their needs and budget for 2026.
- Consumers can get free help with enrollment from certified brokers and Maine Enrollment Assisters using our Find Help tool at **CoverME.gov/localhelp**.
- **CoverME.gov** is here to help—consumers can call **1-866-636-0355 TTY: 711** to reach our call center and get their questions answered. Translation services are available by selecting option 4.

coverME.gov
AFFORDABLE HEALTH
COVERAGE FOR MAINE

TALKING POINTS ABOUT COVERME.GOV

Below are talking points about **CoverME.gov** and the health and dental coverage it offers. In addition, there are **FAQs** starting on page 25 to address consumer questions about Open Enrollment for **CoverME.gov**, including how consumers can compare their options and enroll in coverage.

CoverME.gov Overview

- **CoverME.gov** is a one-stop shop, run by the Office of the Health Insurance Marketplace, where Mainers who are buying coverage on their own **can go to compare and enroll in private health and dental insurance plans.**
- It is **the only place** where Mainers can access Advance Premium Tax Credits to help lower the cost of their coverage. Some members pay as little as $10 a month.
- All of the plans are high quality with comprehensive health coverage that covers doctors' visits, prescriptions, emergency care and more.
- All plans sold on **CoverME.gov** are offered through legitimate companies licensed in Maine.
- If you visit **CoverME.gov** and enter some information about yourself and your household, you can compare health insurance plans to find one that fits your life, and the financial savings to make it possible.
- Time is running short—open enrollment begins on November 1, 2025, and ends on January 15, 2026. Don't wait! Visit **CoverME.gov** today to compare your options and enroll in coverage.

PLAN YEAR 2026 KEY DATES

NOV. 1

OPEN ENROLLMENT LAUNCHES

DEC. 15

DEADLINE FOR 1/1 COVERAGE

JAN. 15

LAST DAY TO ENROLL IN A 2026 PLAN

FLYER: 8.5 x 11

FIND A HEALTH INSURANCE PLAN THAT WORKS FOR YOU.

Compare quality plans and get real support from people who understand your situation and your options.

TOP 5 THINGS TO KNOW ABOUT OPEN ENROLLMENT

1. **WHEN: NOVEMBER 1 - JANUARY 15.** You must enroll by December 15 for coverage that begins January 1. The last day to enroll is January 15 for coverage that starts February 1.
2. **WHERE: CoverME.gov.** It's where Mainers can go to get health insurance (if you don't have it through your work) and the only place to get financial savings to help lower the cost. Most marketplace shoppers will qualify for savings based on their income. Last year, more than 8 in 10 shoppers qualified for savings.
3. **WHAT: Comprehensive coverage at an affordable price.** CoverME.gov plans must include key benefits like mental health services, maternity care, prescription drug coverage, and hospitalizations, so you can rest easy knowing you're getting a comprehensive plan that will be there for you when you need it. And you can't be turned away or charged more for pre-existing conditions. All CoverME.gov plans also include in-network preventive care pre-deductible—meaning you shouldn't have to pay anything for services like your annual wellness visit, cancer screenings, blood pressure checks, and more.
4. **WHY: Peace of mind. Financial security. Access to comprehensive care.** There are so many reasons to sign up for affordable, comprehensive coverage. Health insurance is necessary to keep your family safe—both physically and financially.
5. **HOW: Enroll online, over the phone, or in person.** Set up an account or log in to CoverME.gov, call the Consumer Assistance Center at (866) 636-0355; TTY 711 (for languages other than English, choose option 4) or find free, local assistance at CoverME.gov/localhelp.

DON'T FORGET: Enroll by **December 15** for coverage starting January 1.
Final deadline to enroll is **January 15** for coverage starting February 1.

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

coverME.gov
AFFORDABLE HEALTH COVERAGE FOR MAINE

Download English →

Download Arabic →

Download French →

Download Lingala →

Download Portuguese →

Download Somali →

Download Spanish →

coverME.gov
AFFORDABLE HEALTH COVERAGE FOR MAINE

FLYER: 8.5 x 11

Compare quality plans and get real support from people who understand your situation and your options.

TOP 5 THINGS TO KNOW ABOUT OPEN ENROLLMENT

1. **WHEN: NOVEMBER 1 - JANUARY 15.** You must enroll by December 15 for coverage that begins January 1. The last day to enroll is January 15 for coverage that starts February 1.
2. **WHERE: CoverME.gov.** It's where Mainers can go to get health insurance (if you don't have it through your work) and the only place to get financial savings to help lower the cost. Most marketplace shoppers will qualify for savings based on their income. Last year, more than 8 in 10 shoppers qualified for savings.
3. **WHAT: Comprehensive coverage at an affordable price.** CoverME.gov plans must include key benefits like mental health services, maternity care, prescription drug coverage, and hospitalizations, so you can rest easy knowing you're getting a comprehensive plan that will be there for you when you need it. And you can't be turned away or charged more for pre-existing conditions. All CoverME.gov plans also include in-network preventive care pre-deductible—meaning you shouldn't have to pay anything for services like your annual wellness visit, cancer screenings, blood pressure checks, and more.
4. **WHY: Peace of mind. Financial security. Access to comprehensive care.** There are so many reasons to sign up for affordable, comprehensive coverage. Health insurance is necessary to keep your family safe—both physically and financially.
5. **HOW: Enroll online, over the phone, or in person.** Set up an account or log in to CoverME.gov, call the Consumer Assistance Center at (866) 636-0355; TTY 711 (for languages other than English, choose option 4) or find free, local assistance at CoverME.gov/localhelp.

DON'T FORGET: Enroll by **December 15** for coverage starting January 1.
Final deadline to enroll is **January 15** for coverage starting February 1.

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

coverME.gov
AFFORDABLE HEALTH COVERAGE FOR MAINE

Download English →

Download Arabic →

Download French →

Download Lingala →

Download Portuguese →

Download Somali →

Download Spanish →

coverME.gov
AFFORDABLE HEALTH COVERAGE FOR MAINE

FLYER: 8.5 x 11

Compare quality plans and get real support from people who understand your situation and your options.

TOP 5 THINGS TO KNOW ABOUT OPEN ENROLLMENT

1. **WHEN: NOVEMBER 1 - JANUARY 15.** You must enroll by December 15 for coverage that begins January 1. The last day to enroll is January 15 for coverage that starts February 1.
2. **WHERE: CoverME.gov.** It's where Mainers can go to get health insurance (if you don't have it through your work) and the only place to get financial savings to help lower the cost. Most market-place shoppers will qualify for savings based on their income. Last year, more than 8 in 10 shoppers qualified for savings.
3. **WHAT: Comprehensive coverage at an affordable price.** CoverME.gov plans must include key benefits like mental health services, maternity care, prescription drug coverage, and hospitaliza-tions, so you can rest easy knowing you're getting a comprehensive plan that will be there for you when you need it. And you can't be turned away or charged more for pre-existing conditions. All CoverME.gov plans also include in-network preventive care pre-deductible—meaning you shouldn't have to pay any-thing for services like your annual wellness visit, cancer screenings, blood pressure checks, and more.
4. **WHY: Peace of mind. Financial security. Access to comprehensive care.** There are so many reasons to sign up for affordable, comprehensive coverage. Health insurance is necessary to keep your family safe—both physically and financially.
5. **HOW: Enroll online, over the phone, or in person.** Set up an account or log in to CoverME.gov, call the Consumer Assistance Center at (866) 636-0355; TTY 711 (for languages other than English, choose option 4) or find free, local assistance at CoverME.gov/localhelp.

DON'T FORGET: Enroll by **December 15** for coverage starting January 1.
Final deadline to enroll is **January 15** for coverage starting February 1.

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

coverME.gov
AFFORDABLE HEALTH COVERAGE FOR MAINE

Download English →

Download Arabic →

Download French →

Download Lingala →

Download Portuguese →

Download Somali →

Download Spanish →

coverME.gov
AFFORDABLE HEALTH COVERAGE FOR MAINE

FLYER: 8.5 x 11

Compare quality plans and get real support from people who understand your situation and your options.

TOP 5 THINGS TO KNOW ABOUT OPEN ENROLLMENT

1. **WHEN: NOVEMBER 1 - JANUARY 15.** You must enroll by December 15 for coverage that begins January 1. The last day to enroll is January 15 for coverage that starts February 1.
2. **WHERE: CoverME.gov.** It's where Mainers can go to get health insurance (if you don't have it through your work) and the only place to get financial savings to help lower the cost. Most market-place shoppers will qualify for savings based on their income. Last year, more than 8 in 10 shoppers qualified for savings.
3. **WHAT: Comprehensive coverage at an affordable price.** CoverME.gov plans must include key benefits like mental health services, maternity care, prescription drug coverage, and hospitaliza-tions, so you can rest easy knowing you're getting a comprehensive plan that will be there for you when you need it. And you can't be turned away or charged more for pre-existing conditions. All CoverME.gov plans also include in-network preventive care pre-deductible—meaning you shouldn't have to pay any-thing for services like your annual wellness visit, cancer screenings, blood pressure checks, and more.
4. **WHY: Peace of mind. Financial security. Access to comprehensive care.** There are so many reasons to sign up for affordable, comprehensive coverage. Health insurance is necessary to keep your family safe—both physically and financially.
5. **HOW: Enroll online, over the phone, or in person.** Set up an account or log in to CoverME.gov, call the Consumer Assistance Center at (866) 636-0355; TTY 711 (for languages other than English, choose option 4) or find free, local assistance at CoverME.gov/localhelp.

DON'T FORGET: Enroll by **December 15** for coverage starting January 1.
Final deadline to enroll is **January 15** for coverage starting February 1.

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

coverME.gov
AFFORDABLE HEALTH COVERAGE FOR MAINE

Download English →

Download Arabic →

Download French →

Download Lingala →

Download Portuguese →

Download Somali →

Download Spanish →

coverME.gov
AFFORDABLE HEALTH COVERAGE FOR MAINE

POSTER: 8.5 x 11

Compare quality plans and get real support from people who understand your situation and your options.

DON'T FORGET:

Enroll by December 15 for coverage starting January 1.
Final deadline to enroll is January 15 for coverage starting February 1.

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

coverME.gov
AFFORDABLE HEALTH COVERAGE FOR MAINE

Download English →

Download Arabic →

Download French →

Download Lingala →

Download Portuguese →

Download Somali →

Download Spanish →

coverME.gov
AFFORDABLE HEALTH COVERAGE FOR MAINE

POSTER: 8.5 x 11

Compare quality plans and get real support from people who understand your situation and your options.

DON'T FORGET:

Enroll by December 15 for coverage starting January 1.
Final deadline to enroll is January 15 for coverage starting February 1.

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

coverME.gov
AFFORDABLE HEALTH COVERAGE FOR MAINE

Download English →

Download Arabic →

Download French →

Download Lingala →

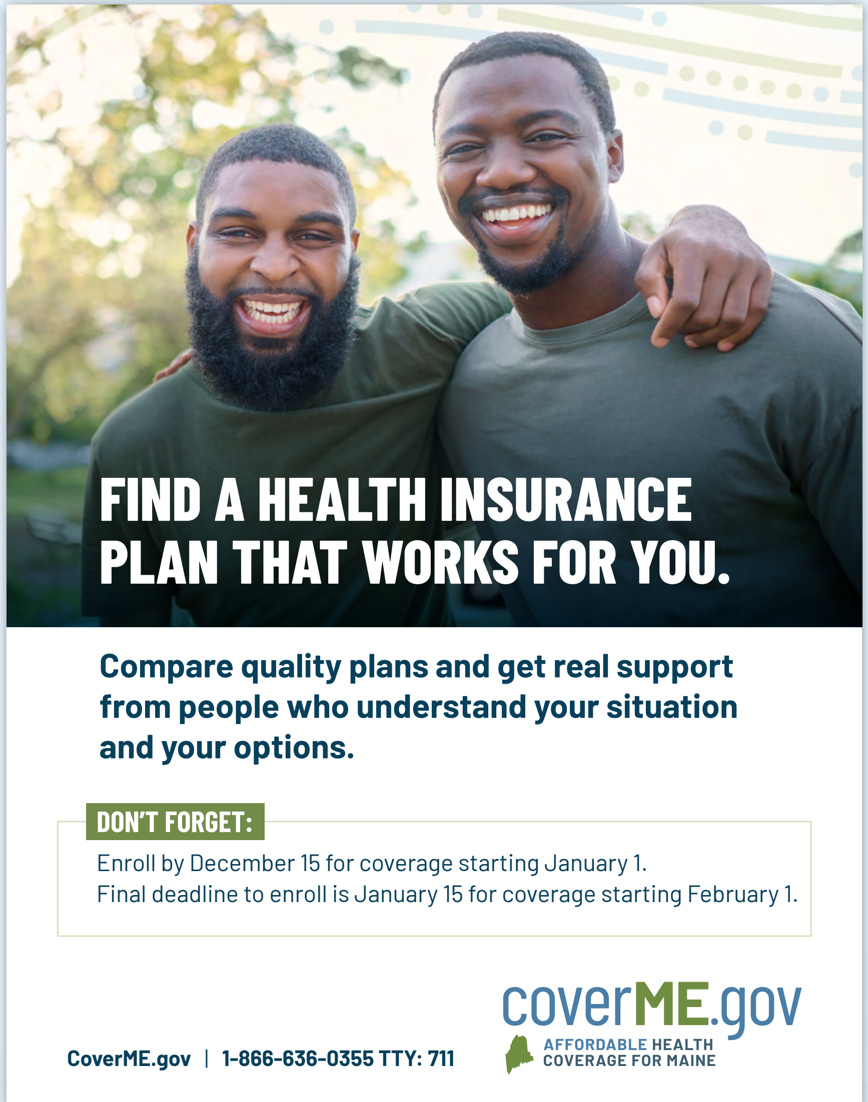
Download Portuguese →

Download Somali →

Download Spanish →

coverME.gov
AFFORDABLE HEALTH COVERAGE FOR MAINE

POSTER: 8.5 x 11



Download English →

Download Arabic →

Download French →

Download Lingala →

Download Portuguese →

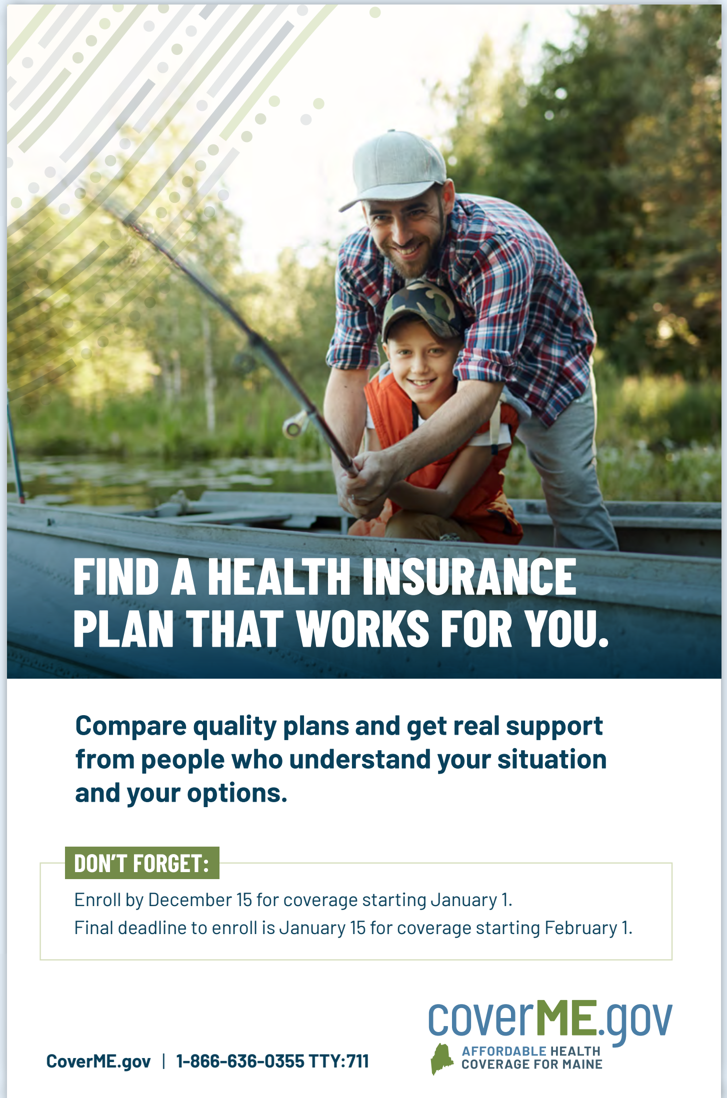
Download Somali →

Download Spanish →

coverME.gov

AFFORDABLE HEALTH
COVERAGE FOR MAINE

POSTER: 11x17



Download English →

Download Arabic →

Download French →

Download Lingala →

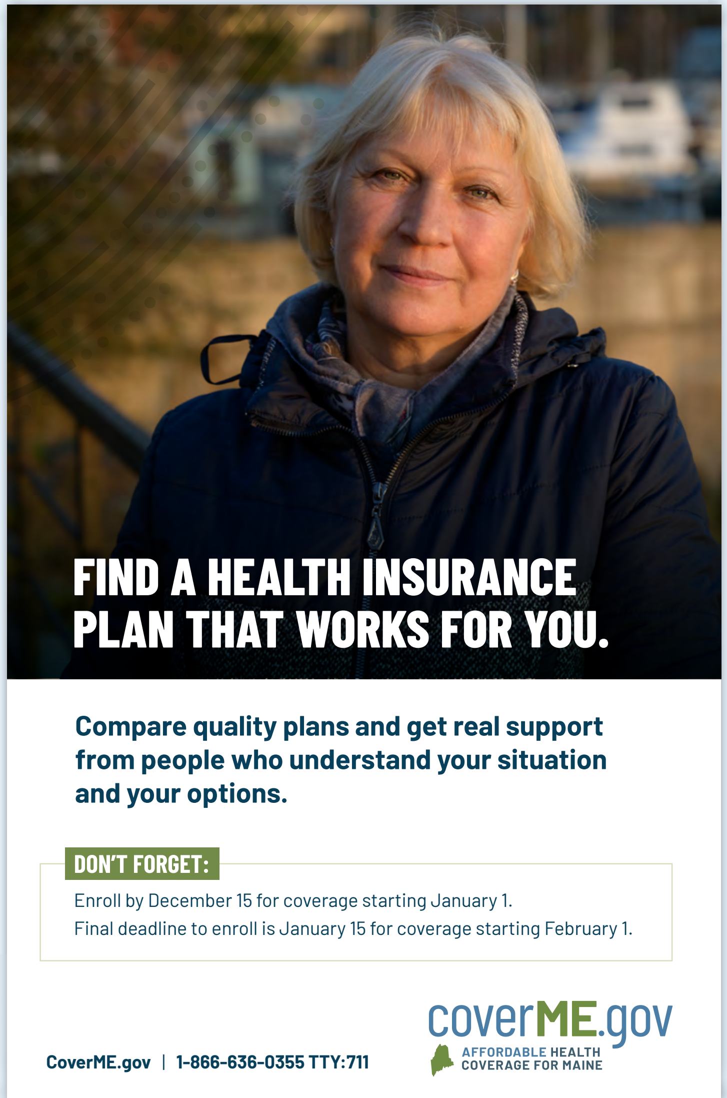
Download Portuguese →

Download Somali →

Download Spanish →

coverME.gov
AFFORDABLE HEALTH COVERAGE FOR MAINE

POSTER: 11x17



Download English →

Download Arabic →

Download French →

Download Lingala →

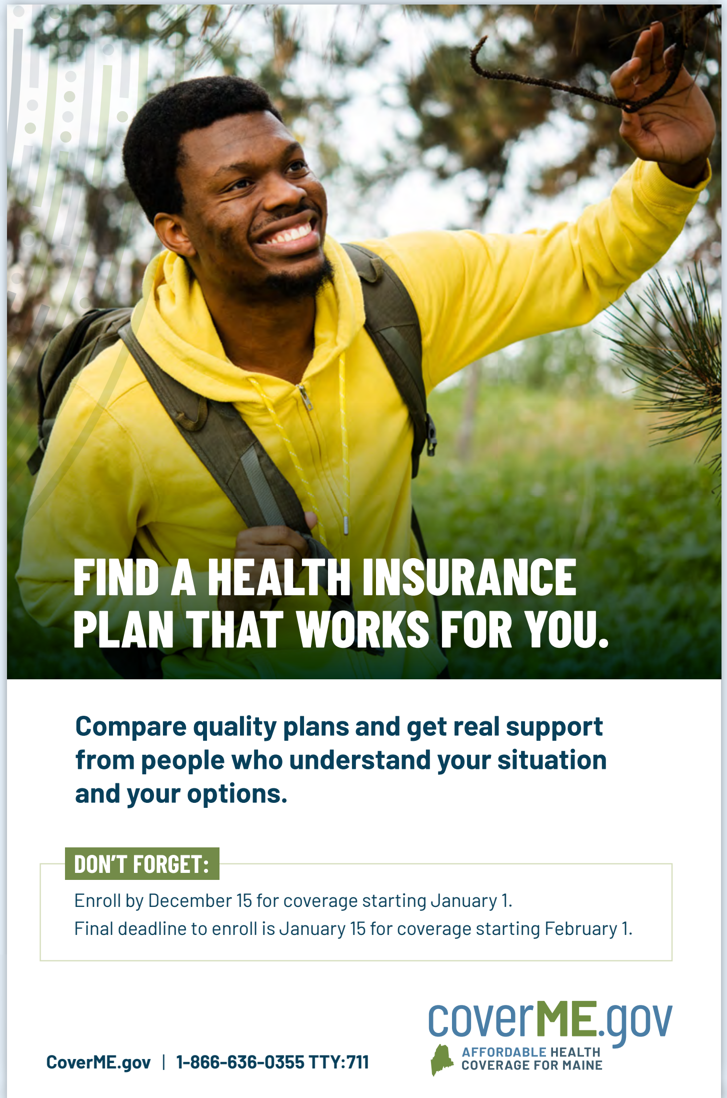
Download Portuguese →

Download Somali →

Download Spanish →

coverME.gov
AFFORDABLE HEALTH
COVERAGE FOR MAINE

POSTER: 11x17



Download English →

Download Arabic →

Download French →

Download Lingala →

Download Portuguese →

Download Somali →

Download Spanish →

coverME.gov
AFFORDABLE HEALTH COVERAGE FOR MAINE

NEWSLETTER: SAMPLE TEXT

FIND A HEALTH INSURANCE PLAN THAT FITS, WITH SUPPORT YOU CAN COUNT ON.

CoverME.gov is where Mainers can find and enroll in quality health insurance plans that cover all essential benefits like annual exams, prescriptions, mental health care, and emergency services.

Even better? 4 out of 5 people who enrolled through **CoverME.gov** last year received financial savings to lower their health insurance costs. Some people pay as little as $10 or less a month.

You have until December 15 to enroll—let's go!

- Enroll by 12/15 for coverage that starts 1/1/26.
- Final deadline to enroll is January 15 for coverage starting February 1.

Enroll online at **CoverME.gov**, or call **1-866-636-0355 TTY: 711**. For assistance in another language, select option 4 from the phone menu.
Get in-person help by going online to **CoverME.gov/localhelp** to find a **CoverME.gov** registered broker or Maine Enrollment Assister (at no cost).

coverME.gov
AFFORDABLE HEALTH COVERAGE FOR MAINE

SOCIAL MEDIA

Thank you for helping more Mainers find and enroll in a health insurance plan that fits their life.

In this social media toolkit you will find graphics and draft social posts to share via your social media accounts. When sharing content, please include the hashtag **#CoverME** and tag us. We encourage you to follow our accounts and like and share our posts!

COVERME.GOV

COVERME.GOV_

SOCIAL MEDIA: GRAPHIC 1

Post copy: CoverME.gov is your one-stop shop to compare quality health insurance plans, find savings, and get real support from people who understand your situation and your options. Enroll by December 15 for coverage starting January 1. Final deadline to enroll is January 15 for coverage starting February 1.

Download English →

Download Arabic →

Download French →

Download Lingala →

Download Portuguese →

Download Somali →

Download Spanish →

coverME.gov
AFFORDABLE HEALTH
COVERAGE FOR MAINE

SOCIAL MEDIA: GRAPHIC 2

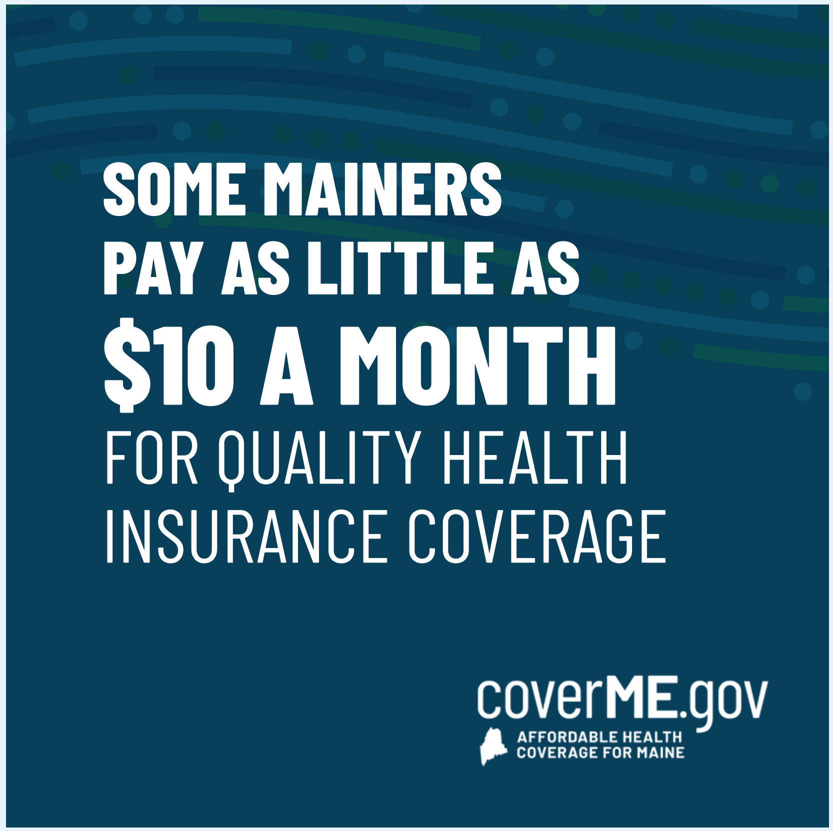
Post copy: CoverME.gov is your one-stop shop to compare quality health insurance plans, find savings, and get real support from people who understand your situation and your options. Enroll by December 15 for coverage starting January 1. Final deadline to enroll is January 15 for coverage starting February 1.

Download →

coverME.gov
AFFORDABLE HEALTH COVERAGE FOR MAINE

SOCIAL MEDIA: GRAPHIC 3

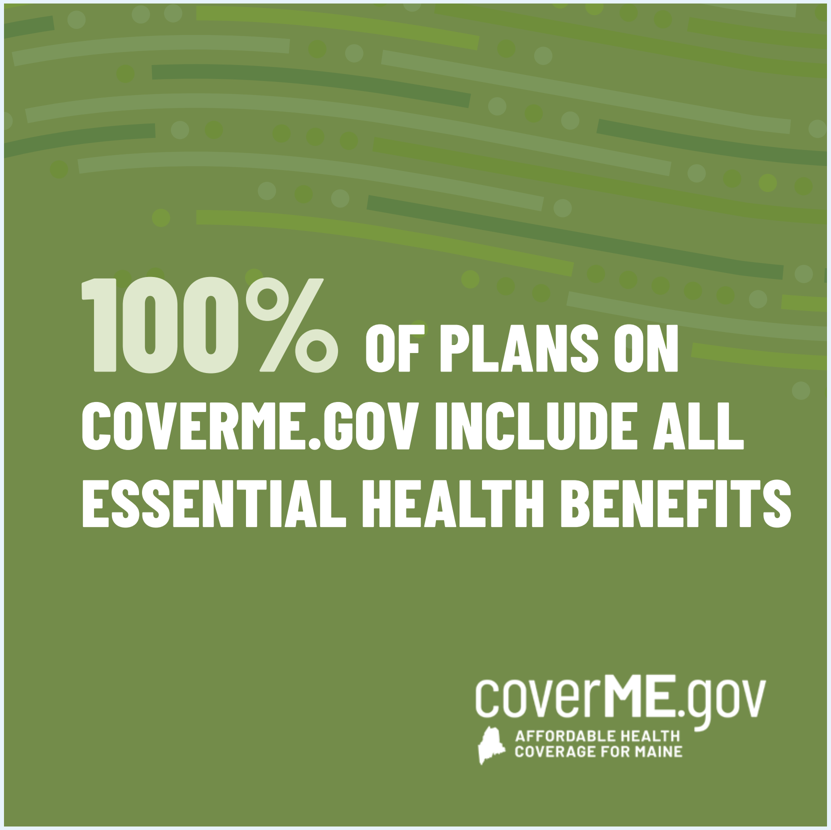
Post copy: CoverME.gov is your one-stop shop to compare quality health insurance plans, find savings, and get real support from people who understand your situation and your options. Enroll by December 15 for coverage starting January 1. Final deadline to enroll is January 15 for coverage starting February 1.



Download →

SOCIAL MEDIA: GRAPHIC 4

Post copy: CoverME.gov is your one-stop shop to compare quality health insurance plans, find savings, and get real support from people who understand your situation and your options. All plans cover doctors' visits, prescriptions, emergency care, and more. Enroll by December 15 for coverage starting January 1. Final deadline to enroll is January 15 for coverage starting February 1.



Download →

coverME.gov
AFFORDABLE HEALTH
COVERAGE FOR MAINE

SOCIAL MEDIA: GRAPHIC 5

Post copy: At CoverME.gov, you'll find quality health insurance plans that cover prescriptions, doctors' visits, mental health care, emergency services and more. You'll also find financial savings to lower the "sticker price" of those plans—last year 4 out of 5 people who enrolled got help to lower their costs. Why are you still reading this?? You have until December 15 to enroll—let's go!

Download →

coverME.gov
AFFORDABLE HEALTH COVERAGE FOR MAINE

SCREEN SAVER: VERSION 1

Download English →

Download Arabic →

Download Lingala →

Download Somali →

Download French →

Download Portuguese →

Download Spanish →

coverME.gov
AFFORDABLE HEALTH
COVERAGE FOR MAINE

SCREEN SAVER: VERSION 2

Download →

coverME.gov
AFFORDABLE HEALTH
COVERAGE FOR MAINE

FAQs

When can I enroll in CoverME.gov coverage?

- Open Enrollment is only available once a year from November 1 to January 15. If you miss that deadline, the only way to enroll before the next Open Enrollment (starting November 1, 2026) would be if you experience a qualifying event, such as losing your health coverage, having or adopting a baby, getting married, getting divorced, or becoming a Maine resident.
- The deadline for coverage starting January 1, 2026, is December 15, 2025.
- The deadline for coverage starting February 1, 2026, is January 15, 2026.

How do I enroll in CoverME.gov coverage?

- If you have coverage for 2025, you don't have to do anything if you want to keep that coverage for 2026. Most people enrolled in a plan through **CoverME.gov** in 2025 will be automatically re-enrolled in a plan closest to the one they had previously. However, plans and circumstances change year to year, so it's a good idea to visit **CoverME.gov** during Open Enrollment to make sure the plan you had in 2025 is still the best plan for you given your budget and health care needs.

FAQs (continued)

- If you are a new consumer, you will need to:
  - Set up an account on **CoverME.gov** and fill out the application with information about yourself and your household (e.g., address, birth dates, SSN, and best estimate of your income for 2026).
  - **CoverME.gov** will let you know if you qualify for financial savings to help lower your monthly costs.
  - Using the Plan Comparison Tool, you can compare plans side by side to see, for example, if your doctors and prescription drugs are covered, and what your estimated monthly premiums and other out-of-pocket costs will be for the services you expect to use.
  - Then, pick a plan that fits your needs and budget.

How can I afford health insurance coverage? I looked at CoverME.gov in the past and couldn't afford it. Why should I look again?

- Even if you have looked at plans in the past, we encourage you to look at your options this year.
- Last year, 4 out of 5 Mainers qualified for financial savings to help lower their costs.
- Some might feel they are healthy enough to skip out on health insurance. When you rarely see a doctor, especially if things are tight financially, cutting the health insurance expense out of your budget may seem like a good idea. **However, the fallout from the unexpected, like a serious illness or an emergency, can quickly become very expensive.**

FAQs (continued)

- Even if the plan has a deductible, most plans have services you get without paying anything more than your monthly premium. For example, all health plans sold through **CoverME.gov** provide preventive services at no additional cost to you. This includes annual wellness exams, recommended cancer screenings, most immunizations (including annual flu shots), tobacco use treatment, many forms of birth control, and breastfeeding equipment and counseling for pregnant or nursing people. In addition, most plans include your first PCP and Behavioral Health Office Visit at no additional cost, and subsequent visits have a copay that is typically $50 or less. All of these services are covered without first having to pay your deductible. Most plans also include many other benefits pre-deductible, including most prescription drugs, specialist visits and urgent care.
- Health insurance is peace of mind.

Will I have to pay more in 2026 than I did in 2025?

- The average premium rates for health insurance plans have increased for 2026; however, not all plans will see overall increases and **many Mainers will be protected from those increases**. The amount of financial savings a household qualifies for when they purchase health insurance through **CoverME.gov** depends on household income, and the amount paid for most Mainers cannot be more than a certain percentage of household income. If your household income did not increase compared to last year, your monthly premium payment should remain about the same.
- Mainers who have had Bronze plan coverage often find that switching to a Silver plan provides them with lower overall out-of-pocket costs for a similar or only slightly higher monthly premium.

FAQs (continued)

What is the difference between MaineCare, Medicare and CoverME.gov? How do I know which plan is best for me?

- MaineCare is Maine's Medicaid program and provides health coverage for Mainers who are low-income or have a disability.
- Medicare is health coverage offered by the federal government to most older adults above the age of 65 and some people with disabilities.
- **CoverME.gov** is a one-stop shop, run by the Office of the Health Insurance Marketplace, where Mainers can compare and enroll in private health and dental insurance plans.
    - It is **the only place** where Mainers can get financial savings to purchase health insurance. Some members pay less than $10 per month.
    - All of the plans are high quality with comprehensive health coverage and are only from legitimate companies licensed in Maine. You can be reassured that all plans provide comprehensive coverage and cover doctors' visits, prescriptions, emergency care and more.
- When you apply for health insurance coverage through **CoverME.gov**, our team will review your application to see if you are likely eligible for MaineCare or Medicare. If we believe you qualify for one of those programs, we will let you know. If you are likely to qualify for MaineCare, our team will transfer your application to MaineCare so your eligibility can be determined. If we transfer your application, you will also receive communications from MaineCare with more information.
- If someone who lives in Maine isn't eligible to get MaineCare or Medicare and doesn't have job-based coverage or can't afford it, **CoverME.gov** may be able to help.

FAQs (continued)

I am so confused and overwhelmed with comparing plans and/or applying for coverage. Is there anyone who can help me?

- Yes, we recognize shopping for health insurance on your own can be challenging, and there is free help available.
- You can call the **CoverME.gov** Consumer Assistance Center at **1-866-636-0355; TTY: 711**. Help in another language is also available by selecting option 4 from the menu.
- During Open Enrollment, Customer Service Representatives are available to help you Monday through Friday from 8 a.m. to 8 p.m., plus expanded hours.
- The Consumer Assistance Center is closed on Veterans Day, Thanksgiving, the day after Thanksgiving, Christmas and New Year's Day.
- Expanded hours:

  November
  Saturday, November 1st, 8 a.m.-8 p.m.
  Saturday, November 8th, 15th, and 22nd, 9 a.m.-1 p.m.

  December
  Saturday, December 6th, 9 a.m.-1 p.m.
  Saturday, December 13th-Monday, December 15th, 8 a.m.-10 p.m.

  January
  Saturday, January 10th-Sunday, January 11th, 9 a.m.-1 p.m.
  Monday, January 12th-Thursday, January 15th, 8 a.m.-10 p.m.

FAQs (continued)

To improve the experience, consumers may leave their phone number for a callback. This "Virtual Hold" service ends one hour before closing, except:

Saturday, December 13th-Monday, December 15th, ends at 5 p.m.

Monday, January 12th-Wednesday, January 14th, ends at 5 p.m.

Thursday, January 15th, ends at 7 p.m.

- If you prefer to work with someone locally, you can get free help from **CoverME.gov** registered brokers and Maine Enrollment Assisters who will meet with you virtually or in-person in your community. Go to **CoverME.gov/localhelp** for more information.