

## **Hardship Exemptions to Enroll in Catastrophic Coverage**

Catastrophic Plans are only available for people aged 30 and under, or for people who qualify for a [“hardship or affordability exemption.”](#) **Before applying for a Hardship Exemption, the consumer should create a CoverME.gov account, fill out a CoverME.gov financial assistance application, and review the Bronze and Silver plan options.** Bronze or Silver plans with financial assistance often offer [more coverage at a better cost](#) than a Catastrophic plan.

**FINANCIAL ASSISTANCE IS NOT AVAILABLE FOR CATASTROPHIC PLANS.**

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## How to Apply for a Hardship Exemption

Consumers must apply for a Hardship Exemption through Healthcare.gov. Due to the timing of the federal government's expansion of eligibility for hardship exemptions, CoverME.gov was not able to make changes within our system so consumers over age 30 can compare and enroll in catastrophic plans through CoverME.gov.

Follow these instructions to guide consumers over age 30 through the process to apply for, compare, and enroll in catastrophic plans:

1. Identify which Hardship Exemption the consumer is eligible for.
  - a. **Affordability (income-related) Exemptions:** You can qualify for this exemption if the lowest-priced coverage available to you, through either a Marketplace or job-based plan, would cost more than 7.97% of your household income. [View more information about Affordability Exemptions.](#)
  - b. **Hardship Exemptions:** You can qualify for this exemption if you had a financial hardship or other circumstances that prevented you from getting health insurance. [View more information here about Hardship Exemptions.](#)

2. [Download the appropriate Hardship Exemption form.](#) You may need to download the latest Adobe Reader software. Instructions are available towards the bottom of the webpage.

3. Complete the exemption form and mail to:

Health Insurance Marketplace  
Attn: Exemption Processing  
465 Industrial Blvd.  
London, KY 40741

*Note: Address is accurate as of December 2025.*

4. When the consumer receives their approval and Exemption Certificate Number (ECN), call the CoverME.gov Consumer Assistance Center (1-866-636-0355 TTY: 711). Provide:
  - a. who needs to be enrolled and their ECN(s).
  - b. which Catastrophic plan they want to enroll in.
  - c. desired start date.
    - i. If the consumer is requesting a retroactive enrollment that is denied, they will be enrolled for the first day they are eligible after the date they provided.

CoverME.gov does not need a copy of their Exemption Certificate, but the consumer will need to keep the Certificate in a safe place for when they file their taxes.

Note: ECNs are not required for Household members under 30. However, the consumer MUST confirm if they want the Household members under age 30 enrolled in the Catastrophic plan.

5. The Consumer Assistance Center will escalate the enrollment request for back-end processing and will call the consumer or the designated Expert to confirm when enrollment is complete. If any of the information in step 4 is missing, we will contact the consumer or designated Expert to request it.

## Reviewing Catastrophic Plan Options

To help the consumer review Catastrophic plan options, use the CoverME.gov's Plan Comparison Tool. Enter an age under 30. The rate displayed on the Plan Comparison Tool will not be accurate, but the plan options will be. The consumer's estimated rate can be found by using the [Bureau of Insurance \(BOI\) Individual Health Plan Rate Calculator](#).

Note: Anthem and Community Health Options are the only carriers offering Catastrophic plans for 2026.

## How to Use the Bureau of Insurance (BOI) Individual Health Plan Rate Calculator

1. Go to: <https://www.maine.gov/pfr/insurance/consumers/health-insurance-for-individuals-and-families/rate-calculator-instructions/rate-calculator-2026>
2. **Select Market Type:** Individual.

## 2026 Merged Market Rate Calculator

Please enter whether you are an individual/family or small group

Select Market Type

Select Market Type

Individual

Small Group

**3. Enter:** the number of family members who need insurance and their county of residence.

Please Enter Your Family Information

Please select the county you live in: Piscataquis

How many family members need insurance: 1

**4. Enter:** the age of each family member. Select Catastrophic from the Metal Level dropdown.

Please Enter Age(s)

Family Member 1: 42 [Click Here to Calculate Rates](#)

All Company All Products Catastrophic

**Deductible** **Out-of-pocket Limit**

Up to: \$10,600/year Up to: \$10,600/year

\$0  \$10,600 \$0  \$10,600

All Metal Levels  
Silver  
Gold  
Bronze  
**Catastrophic**  
Platinum

**5. Click:** the "Click Here to Calculate Rates" button.

**6. Scroll:** to the bottom of the page and review the plans in the generated chart. The monthly premium is shown in the far-right column, highlighted in yellow.

Company	Product	Plan ID	Metal Level	Deductible	Coinsurance	OOP Max	Monthly Rate
Community Health Options On Exchange	HMO	Health Options Clear Choice Catastrophic HMO NE	Catastrophic	\$10,600	100%	\$10,600	\$449.11
Anthem On Exchange	HMO	Anthem Catastrophic X	Catastrophic	\$10,600	100%	\$10,600	\$486.69
Anthem Off Exchange	HMO	Anthem Catastrophic, Off MP	Catastrophic	\$10,600	100%	\$10,600	\$490.00

**Note:** There are two plans shown for Anthem for 2026. Only one plan is available through CoverME.gov. The plan available through CoverME.gov is the Anthem **On** Exchange | HMO | Anthem Catastrophic X.