

INTRODUCTION

November 1, 2023 marks the beginning of the third Open Enrollment Period for **CoverME.gov** — Maine's official Health Insurance Marketplace. Financial help to make coverage affordable continues to be available to more Mainers than ever. Thanks to a federal rule change that went into effect in 2023 referred to as the "Family Glitch," more family members of employees who get insurance through their employer will be eligible to receive financial assistance for quality health insurance through **CoverME.gov**. This rule change, as well as a three-year extension by Congress of the increased financial assistance first provided in the American Rescue Plan Act of 2021, makes finding affordable health insurance through **CoverME.gov** easier than ever before.

Partners across the state are continuing the important work of connecting consumers with free local assistance to get Maine residents enrolled for 2024. Last year, 63,388 Mainers selected plans through **CoverME.gov**. 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 us 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, 2023 through January 16, 2024**. Consumers should choose a plan by December 15, 2023 for insurance that starts on January 1, 2024. Consumers who enroll between December 16, 2023 and January 16, 2024 will have coverage starting on February 1. January 16 is the last day to enroll for 2024 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, including no cost preventative services, office visits, hospitalization, prescription drugs, mental health and substance use treatment, and more.
- CoverME.gov is the only place for Maine people to access financial assistance to lower their costs.
- The majority of Maine people will qualify for financial assistance this year, making it easier to find the health insurance plan that best fits their needs and budget for 2024. This includes:
 - People who earn more than 400% of the federal poverty level (about \$58,320 for an individual, or \$120,000 for a family of four) who can now qualify for financial help if coverage would otherwise be unaffordable to them.
 - · People who previously were ineligible because a member of their family has an offer of affordable coverage through a job.
- 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.



PLAN YEAR 2024 KEY DATES



OPEN
ENROLLMENT
LAUNCHES



DEADLINE FOR 1/1 COVERAGE



LAST DAY TO ENROLL IN A 2024 PLAN



FLYER: 8.5 X 11



Your one-stop shop to compare plans and get financial help to lower your costs.

TOP 5 THINGS TO KNOW ABOUT OPEN ENROLLMENT

- WHEN: November 1, 2023 January 16, 2024. In order to have coverage that begins January 1, you must enroll by December 15. January 16 is the last day to enroll or make changes for coverage starting February 1.
- WHERE: CoverME.gov. It's the place Mainers can go to get health insurance (if you don't have it
 through your work) and get financial help to pay for it. Most marketplace shoppers will qualify for a
 discount based on their income. Last year, about 8 in 10 shoppers gualified for financial assistance to
 help cover out-of-packet costs.
- 3. WHAT: Comprehensive coverage at an affordable price. CoverME gov plans must include key benefits like mental health care, maternity care, prescription drug coverage, and hospitalization services, 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. It's important that you apply for financial savings, even if you did not qualify last year.
- 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.
- 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 (868) 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 to get coverage that starts January 1, 2024, Enroll by January 16 to get coverage that starts February 1, 2024, January 16 is the last day to sign up for 2024 coverage.

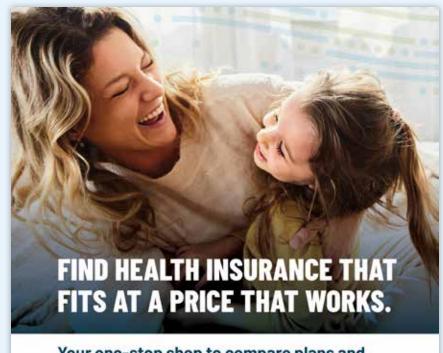
CoverME.gov | 1-866-636-0355 TTY: 711







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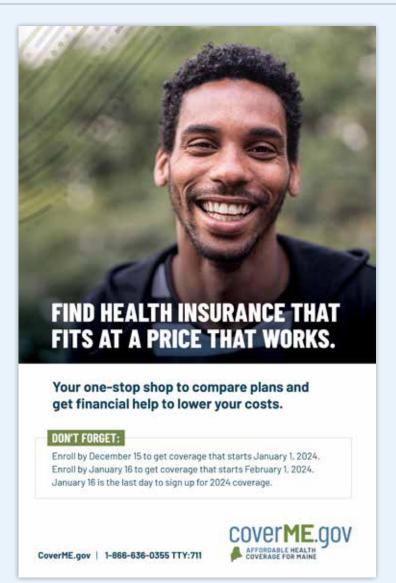
CoverME.gov | 1-866-636-0355 TTY:711





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POSTER: 11X17





NEWSLETTER: SAMPLE TEXT

FIND HEALTH INSURANCE THAT FITS AT A PRICE THAT WORKS.

CoverME.gov is the one-stop shop to find and compare health and dental plans. It is the only place for Mainers to get financial savings for monthly health insurance payments.

Open Enrollment for 2024 is happening now!

- Enroll by 12/15 for coverage that starts 1/1/24.
- Enroll by 1/16 for coverage that starts 2/1/24.

Enroll in coverage by taking three simple steps:

- Compare plans at **CoverME.gov** to find a plan that fits.
- Enter your income and family size to see how much you can lower your costs.
- Enroll online at CoverME.gov, or call 1-866-636-0355 TTY:711. 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).



SOCIAL MEDIA

Thank you for helping more Mainers find and enroll in a health insurance plan that fits at a price that works.

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!







Post copy: CoverME.gov is the one-stop shop and the only place for Mainers to compare health insurance plans, find savings, and get answers. Enroll by Dec 15 for coverage starting Jan 1, or by Jan 16 for coverage starting Feb 1. Jan 16 is the last day to enroll in a 2024 plan.







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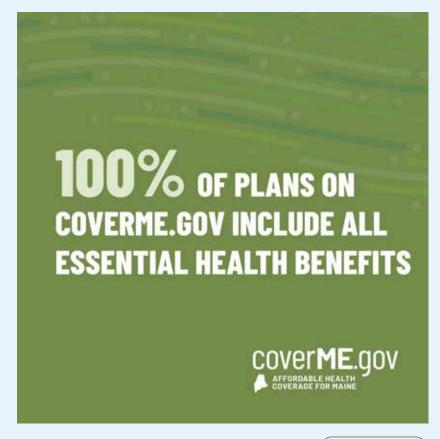
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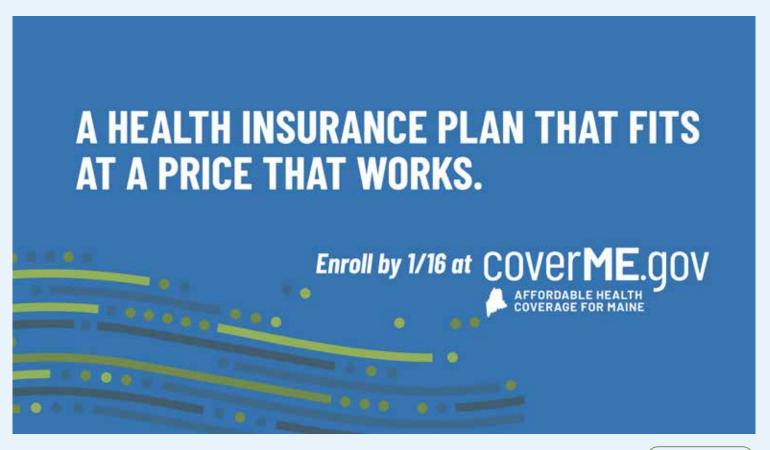


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SCREEN SAVER





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ابحث عن التأمين الصحي الذي يلبي احتياجاتك بسعر مناسب.

قارن بين الخطط واحصل على مساعدة مالية لتقليل ما تتحمله من تكاليف على الموقع الإلكتروني CoverME.gov ENCONTRE UM PLANO DE SAÚDE ADEQUADO POR UM PREÇO QUE SE ENCAIXA NO SEU ORÇAMENTO.

Compare planos e obtenha auxílio financeiro para minimizar os custos no site CoverME.gov

KU HEL CAYMIS CAAFIMAAD QIIME HABBOON OO KU OANCIYA.

Isku barbardhig qorsheyaasha jira oo ka hel caawimaad maaliyadeed si aad u dhinto kharashaadka kaa baxa barta CoverME.qov

ENCUENTRE EL MEJOR SEGURO DE SALUD PARA USTED AL PRECIO QUE MÁS LE CONVIENE.

Compare los planes y reciba asistencia financiera para reducir sus costos en CoverME.gov



CONTACT INFORMATION

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

If you have questions about finishing the application or choosing a plan, we're here to help. Visit us online or call us. To find a **CoverME.gov** registered broker or Maine Enrollment Assister (at no cost), go to **CoverME.gov/localhelp**.

