Application and Enrollment Guide for Consumers no longer eligible for MaineCare:

1. To create an account, click “Sign In” in the top right corner.

2. This will prompt you to enter a username and password (shown below). If you don’t already have a CoverME.gov account, click “Create Account”.

![Sign into your account](image-url)
3. Once you’ve created your account, you’ll be asked to review and agree to the CoverME.gov Privacy and Consent statement.
4. Next, you’ll be asked to enter some information about yourself and anyone in your household. This information will be used to check if you have an existing account on CoverME.gov.

If you’ve lost MaineCare coverage, the Office for Family Independence (OFI) in the Department of Health and Human Services (DHHS) may have already sent your application details to CoverME.gov. If that’s the case, CoverME.gov will match your information to your existing application (shown below). Please review the information on the existing application and make sure it is accurate.
5. Next, you’ll be asked to enter some more information that will help CoverME.gov determine your eligibility to enroll in a Marketplace plan. Once you’ve finished entering your information, you can click “Continue” to review the application checklist and add information for any other household members.
6. You may be eligible for financial assistance on CoverME.gov to help lower your monthly premiums and out-of-pocket costs. Over 80% of CoverME.gov consumers receive financial assistance after applying. If you want to apply, click “Yes” on the screen below. To complete the application, you will need to enter income and coverage information for you and your tax household members.
If you’re losing MaineCare coverage, pay close attention to the Health Coverage section of the application. For each member who lost or is losing MaineCare, please indicate “Yes” and enter the last date of their MaineCare coverage (shown below).
7. Once you’ve completed the application, you can review your answers. You will then be asked to review statements on the next two pages. Once that is completed click “Submit Application”.
8. Once you submit your application, CoverME.gov will determine your eligibility for financial assistance in real time and display your eligibility results.

To enroll in coverage outside of the annual Open Enrollment Period (November 1 – January 15), you will need to qualify for a Special Enrollment Period. Click “Continue” to view the list of Special Enrollment Periods you may be eligible for. If you think you made a mistake on your application and would like to edit and submit again, you can do so by clicking “View My Application” and applying again.
9. If you or a household member recently lost, or will soon lose, MaineCare coverage due to the continuous coverage requirement ending, you should select the “Recently lost MaineCare” Special Enrollment Period and enter your last date of MaineCare coverage.
10. If you qualify to enroll based on your last day of MaineCare coverage, you’ll see the message below. You can click “Continue” to shop and enroll.

If you receive the message below, please contact the Consumer Assistance Center at 1-866-636-0355 to confirm your eligibility. You may still qualify to enroll.

11. Once the Special Enrollment Period (SEP) is applied to your account, you can shop for a Marketplace plan. Use the green Special Enrollment Period banner at the top of your account to use the SEP to enroll in coverage.
12. During plan shopping, you can see the date your coverage will start. Your plan will start the first of the month after you select your plan. Note that coverage through this Special Enrollment Period is **not** retroactive, so once you know your MaineCare coverage is ending you should report it to CoverME.gov as soon as possible.

Any financial assistance you may qualify for will be automatically applied when you shop for a plan. Advanced Premium Tax Credits (APTC) can be adjusted using the slider on the left.
Once you’ve selected and enrolled in your plan, you can use the “Pay Now” button to make your first premium payment. You can also make your first payment directly to your health insurance carrier. **Please note that your coverage will not be active until your first premium payment is made.**

13. Once your enrollment is submitted, you are all set! You can visit your CoverME.gov account to review your enrollment at any time.
If you experience any changes during the year, you should update your financial assistance application by logging into your CoverME.gov account and going to the “Applications” section. From there, you can copy your latest application and make any changes to ensure your eligibility is up to date.

If you have any questions about enrolling on CoverME.gov or using the “Recently lost MaineCare” Special Enrollment Period, please give us a call at 1-866-636-0355/TTY:711.