COVERME.GOV

Plan Year 2027 Outreach and Enrollment Toolkit

coverME.gov

AFFORDABLE HEALTH COVERAGE FOR MAINE

CoverME.gov | 1-866-636-0355 TTY: 711 | @coverMEgov | @coverme.gov_

INTRODUCTION

CoverME.gov is Maine's official Health Insurance Marketplace, where Mainers without employer-sponsored coverage can compare quality health and dental insurance plans, access federal tax credits to reduce monthly premiums and cost-sharing reductions to lower out-of-pocket costs, and get free, personalized help finding the right combination of cost, coverage, and care.

CoverME.gov is the only place in Maine where Mainers can access federal tax credits and cost-sharing reductions to lower health insurance premiums and out-of-pocket costs. More than 70% of current enrollees qualify for federal tax credits, receiving an average of $769 per month in financial savings.

November 1, 2026 marks the beginning of Open Enrollment for 2027 coverage through **CoverME.gov**. We're once again asking our partners across the state to help connect Mainers with free, local support to help them find and enroll in quality health insurance coverage. Certified Brokers and Maine Enrollment Assisters are available both in person and online to provide personalized assistance with understanding coverage options, accessing financial savings, and navigating enrollment—all at no cost.

Thank you for your continued partnership and for helping more Mainers navigate Open Enrollment—**from start to covered**.

LET'S WORK TOGETHER

CoverME.gov works with partners across Maine to help make health insurance information and enrollment easier to access. We rely on you, as trusted messengers in your communities, to help us spread the word about Open Enrollment. We can collaborate with you to create resources tailored to the communities you serve.

CoverME.gov can collaborate on:

- Customized presentations and webinars
- In person and virtual enrollment events with brokers and assisters
- Tabling at community events
- Social media content
- Consumer education materials
- Custom handouts, toolkits, newsletters, and website content
- Opportunities to share community stories through interviews, press, social media, and other outreach

For more information, contact Laura Seckel at **laura.seckel@maine.gov**.

UPCOMING 2026 WEBINARS

CoverME.gov webinars provide free, expert guidance and information tailored to specific audiences and communities. Learn more about your health insurance options, financial savings that may be available to you, and how to get covered through **CoverME.gov**.

HELPING MAINERS GET COVERED: For trusted partners whose clients would benefit from health insurance resources.

- **TUESDAY, NOVEMBER 17, 12 NOON**

MAKE HEALTH INSURANCE WORK FOR YOU: For people who work in the heritage industries.

- **TUESDAY, NOVEMBER 17, 7 PM**

NEW TO HEALTH INSURANCE? START HERE: For young adults, aged 21–34.

- **WEDNESDAY, NOVEMBER 18, 7 PM**

HEALTH INSURANCE COVERAGE FOR YOUR SMALL BUSINESS: For small business owners and the self-employed.

- **WEDNESDAY, DECEMBER 2, 12 NOON**

GET COVERED WITH COVERME.GOV: For all current and potential CoverME.gov consumers.

- **TUESDAY, NOVEMBER 3, 7 PM**
- **TUESDAY, DECEMBER 1, 12 NOON**
- **TUESDAY, DECEMBER 8, 7 PM**

All webinars are free.

Register at **CoverME.gov/learn**.

1-866-636-0355 TTY: 711

COVERME.GOV/LEARN
coverME.gov

coverME.gov
AFFORDABLE HEALTH COVERAGE FOR MAINE

FAQs →

OPEN ENROLLMENT HIGHLIGHTS

- Open Enrollment for 2027 coverage runs from November 1, 2026 through January 15, 2027. **Enroll by December 15 for insurance coverage starting January 1.** Consumers who enroll between December 16, 2026, and January 15, 2027 will have coverage starting February 1, 2027. **January 15 is the last day to enroll for 2027 coverage** unless consumers qualify for a Special Enrollment Period.

- **CoverME.gov** is the ***only* place in Maine** where consumers can access federal tax credits and cost-sharing reductions to lower health insurance premiums and out-of-pocket costs.

- More than 70% of current enrollees qualify for federal tax credits. Enrollees receiving federal tax credits save an average of $769 per month.

- All health plans offered through **CoverME.gov** provide quality, comprehensive coverage, including Essential Health Benefits such as office visits, hospitalization, prescription drugs, mental health services, substance use treatment, and more.

- Starting in 2027, Clear Choice plans include more coverage for everyday health care before the deductible is met, including primary care, behavioral health visits, urgent care, and more. All Clear Choice plans cover generic Tier 2 and 3 prescription drugs pre-deductible, and some also cover Tier 4 preferred brand prescription drugs pre-deductible. To find Clear Choice plans, check the box for Clear Choice under "Plan Features" in the left sidebar of the Plan Comparison Tool.

OPEN ENROLLMENT HIGHLIGHTS (continued)

- All Bronze plans offered through **CoverME.gov** are eligible for use with a Health Savings Account (HSA), which is a special type of savings account that lets you put money away tax-free and take it out tax-free, as long as you use it for qualified medical expenses, like deductibles, copayments, coinsurance, and more.

- Consumers can get free, expert support from Certified Brokers and Maine Enrollment Assisters to understand their options, access financial savings, and enroll in coverage. Find local help at **CoverME.gov/localhelp**.

- Consumers can also call **1-866-636-0355** TTY: 711 with questions. Translation services are available by selecting option 4.

TALKING POINTS ABOUT COVERME.GOV

Below are talking points about **CoverME.gov** and the health and dental coverage available through Maine's official Health Insurance Marketplace. Additional FAQs are included later in this toolkit to help answer common questions about Open Enrollment, federal tax credits, comparing plans, and getting enrolled.

- **CoverME.gov** is Maine's official Health Insurance Marketplace, where Mainers without employer-sponsored coverage can **compare and enroll in private health and dental insurance plans**.
- **CoverME.gov** is **the *only* place** in Maine where consumers can access federal tax credits to lower the cost of health insurance. Some consumers pay as little as $10 a month.
- All health insurance plans offered through **CoverME.gov** provide quality, comprehensive health coverage, including doctors' visits, prescriptions, emergency care, and more.
- Plans, costs, and health care needs can change every year. Even if you already have coverage, it's worth comparing your options again during Open Enrollment.
- Certified Brokers and Maine Enrollment Assisters are available at no cost to help you understand your options, access financial savings, compare plans, and navigate enrollment.
- Visit **CoverME.gov/localhelp** to connect with a Certified Broker or Maine Enrollment Assister for free, expert help finding the right combination of cost, coverage, and care.

PLAN YEAR 2027 KEY DATES

NOV. 1

OPEN ENROLLMENT BEGINS

DEC. 15

DEADLINE FOR JANUARY 2027 COVERAGE

JAN. 15

LAST DAY TO ENROLL IN A 2027 PLAN

coverME.gov
AFFORDABLE HEALTH COVERAGE FOR MAINE

FLYER: 8.5 x 11

FIND A HEALTH INSURANCE PLAN THAT WORKS FOR YOU.

Compare quality plans, access financial savings, and get free, expert help finding the right combination of cost, coverage, and care.

TOP 5 THINGS TO KNOW ABOUT OPEN ENROLLMENT

1. **WHEN: November 1 - January 15.** 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** is Maine's official Health Insurance Marketplace—and the only place in Maine to access federal tax credits to lower the cost of health insurance. More than 70% of current enrollees qualify for federal tax credits with an average household savings of $769 per month.
3. **WHAT: Quality, comprehensive coverage.** All **CoverME.gov** plans include Essential Health Benefits like behavioral health services, maternity care, prescription drug coverage, and hospitalization. Starting in 2027, Clear Choice plans cover more everyday care *before you meet your deductible*, including primary care, behavioral health visits, urgent care, generic prescriptions, and more.
4. **WHY: Find the right value for you.** The lowest premium doesn't always mean the lowest overall cost. Compare premiums, deductibles, covered services, prescriptions, and provider networks to find a plan that fits your unique health care needs and budget.
5. **HOW: Get free, expert help.** You don't have to figure it out on your own. Certified brokers and Maine Enrollment Assisters are available to help you understand your options, access financial savings, and enroll in coverage—all at no cost. Visit **CoverME.gov/localhelp** to connect with a broker or assister, enroll online at **CoverME.gov**, or call **1-866-636-0355** TTY: 711. For languages other than English, choose option 4.

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

coverME.gov
AFFORDABLE HEALTH COVERAGE FOR MAINE

Download →

FLYER: 8.5 x 11

FIND A HEALTH INSURANCE PLAN THAT WORKS FOR YOU.

Compare quality plans, access financial savings, and get free, expert help finding the right combination of cost, coverage, and care.

TOP 5 THINGS TO KNOW ABOUT OPEN ENROLLMENT

1. **WHEN: November 1 - January 15.** 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** is Maine's official Health Insurance Marketplace—and the only place in Maine to access federal tax credits to lower the cost of health insurance. More than 70% of current enrollees qualify for federal tax credits with an average household savings of $769 per month.
3. **WHAT: Quality, comprehensive coverage.** All **CoverME.gov** plans include Essential Health Benefits like behavioral health services, maternity care, prescription drug coverage, and hospitalization. Starting in 2027, Clear Choice plans cover more everyday care *before you meet your deductible*, including primary care, behavioral health visits, urgent care, generic prescriptions, and more.
4. **WHY: Find the right value for you.** The lowest premium doesn't always mean the lowest overall cost. Compare premiums, deductibles, covered services, prescriptions, and provider networks to find a plan that fits your unique health care needs and budget.
5. **HOW: Get free, expert help.** You don't have to figure it out on your own. Certified brokers and Maine Enrollment Assisters are available to help you understand your options, access financial savings, and enroll in coverage—all at no cost. Visit **CoverME.gov/localhelp** to connect with a broker or assister, enroll online at **CoverME.gov**, or call **1-866-636-0355** TTY: 711. For languages other than English, choose option 4.

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

coverME.gov
AFFORDABLE HEALTH COVERAGE FOR MAINE

Download →

FLYER: 8.5 x 11

FIND A HEALTH INSURANCE PLAN THAT WORKS FOR YOU.

Compare quality plans, access financial savings, and get free, expert help finding the right combination of cost, coverage, and care.

TOP 5 THINGS TO KNOW ABOUT OPEN ENROLLMENT

1. **WHEN: November 1 - January 15.** 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** is Maine's official Health Insurance Marketplace—and the only place in Maine to access federal tax credits to lower the cost of health insurance. More than 70% of current enrollees qualify for federal tax credits with an average household savings of $769 per month.
3. **WHAT: Quality, comprehensive coverage.** All **CoverME.gov** plans include Essential Health Benefits like behavioral health services, maternity care, prescription drug coverage, and hospitalization. Starting in 2027, Clear Choice plans cover more everyday care *before you meet your deductible*, including primary care, behavioral health visits, urgent care, generic prescriptions, and more.
4. **WHY: Find the right value for you.** The lowest premium doesn't always mean the lowest overall cost. Compare premiums, deductibles, covered services, prescriptions, and provider networks to find a plan that fits your unique health care needs and budget.
5. **HOW: Get free, expert help.** You don't have to figure it out on your own. Certified brokers and Maine Enrollment Assisters are available to help you understand your options, access financial savings, and enroll in coverage—all at no cost. Visit **CoverME.gov/localhelp** to connect with a broker or assister, enroll online at **CoverME.gov**, or call **1-866-636-0355** TTY: 711. For languages other than English, choose option 4.

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

coverME.gov
AFFORDABLE HEALTH COVERAGE FOR MAINE

Download →

FLYER: 8.5 x 11

FIND A HEALTH INSURANCE PLAN THAT WORKS FOR YOU.

Compare quality plans, access financial savings, and get free, expert help finding the right combination of cost, coverage, and care.

TOP 5 THINGS TO KNOW ABOUT OPEN ENROLLMENT

1. **WHEN: November 1 - January 15.** 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** is Maine's official Health Insurance Marketplace—and the only place in Maine to access federal tax credits to lower the cost of health insurance. More than 70% of current enrollees qualify for federal tax credits with an average household savings of $769 per month.
3. **WHAT: Quality, comprehensive coverage.** All **CoverME.gov** plans include Essential Health Benefits like behavioral health services, maternity care, prescription drug coverage, and hospitalization. Starting in 2027, Clear Choice plans cover more everyday care *before you meet your deductible*, including primary care, behavioral health visits, urgent care, generic prescriptions, and more.
4. **WHY: Find the right value for you.** The lowest premium doesn't always mean the lowest overall cost. Compare premiums, deductibles, covered services, prescriptions, and provider networks to find a plan that fits your unique health care needs and budget.
5. **HOW: Get free, expert help.** You don't have to figure it out on your own. Certified brokers and Maine Enrollment Assisters are available to help you understand your options, access financial savings, and enroll in coverage—all at no cost. Visit **CoverME.gov/localhelp** to connect with a broker or assister, enroll online at **CoverME.gov**, or call **1-866-636-0355** TTY: 711. For languages other than English, choose option 4.

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

coverME.gov
AFFORDABLE HEALTH COVERAGE FOR MAINE

Download →

POSTER: 8.5 x 11

Compare quality plans, access financial savings, and get free, expert help finding coverage that works for you.

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

coverME.gov
AFFORDABLE HEALTH COVERAGE FOR MAINE

Download →

POSTER: 8.5 x 11

Compare quality plans, access financial savings, and get free, expert help finding coverage that works for you.

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

coverME.gov
AFFORDABLE HEALTH COVERAGE FOR MAINE

Download →

POSTER: 8.5 x 11

Compare quality plans, access financial savings, and get free, expert help finding coverage that works for you.

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

coverME.gov
AFFORDABLE HEALTH COVERAGE FOR MAINE

Download →

POSTER: 8.5 x 11

Compare quality plans, access financial savings, and get free, expert help finding coverage that works for you.

DON'T FORGET:

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

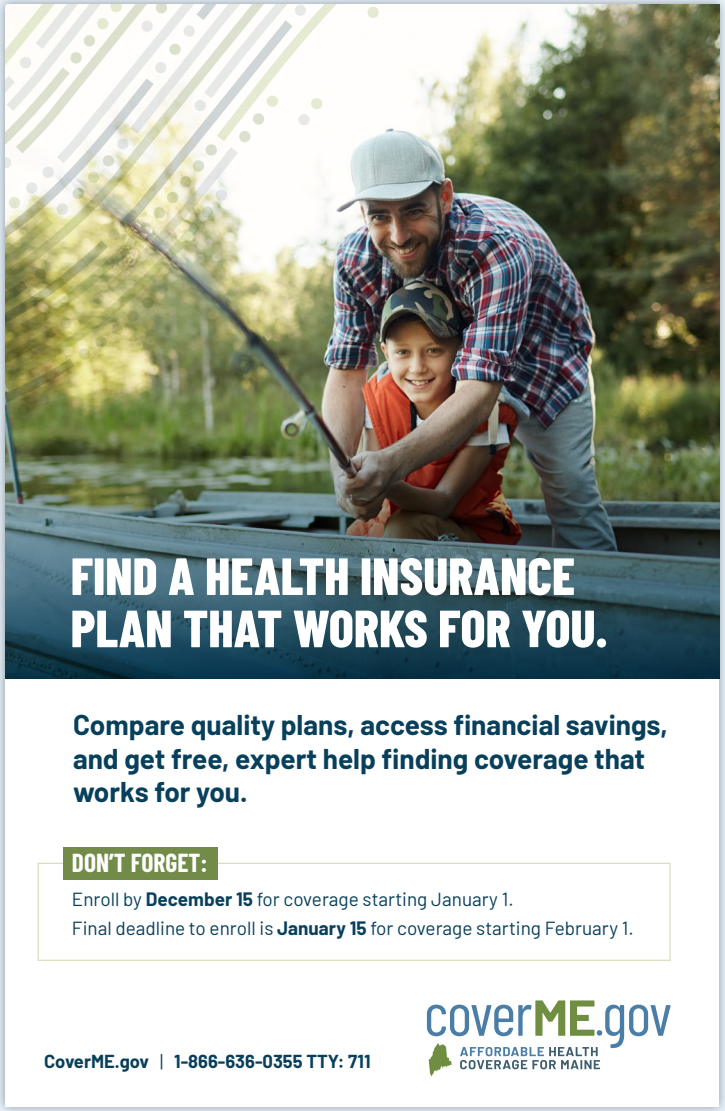
CoverME.gov | 1-866-636-0355 TTY: 711

coverME.gov
AFFORDABLE HEALTH COVERAGE FOR MAINE

coverME.gov
AFFORDABLE HEALTH COVERAGE FOR MAINE

Download →

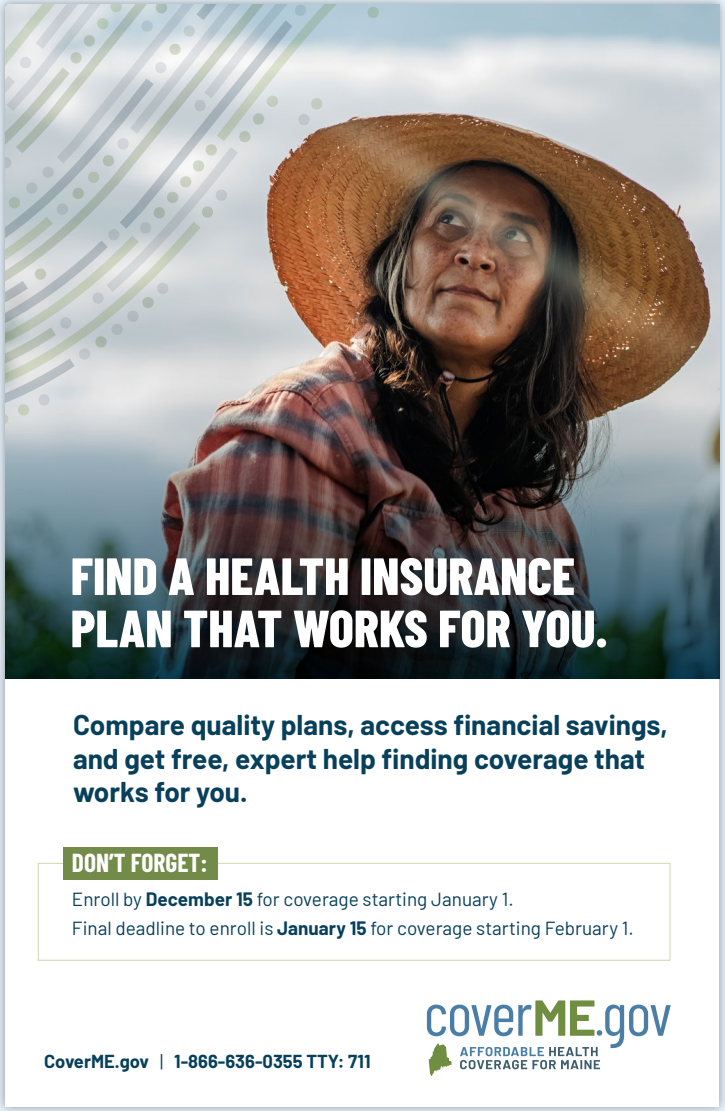
POSTER: 11x17



coverME.gov
AFFORDABLE HEALTH COVERAGE FOR MAINE

Download →

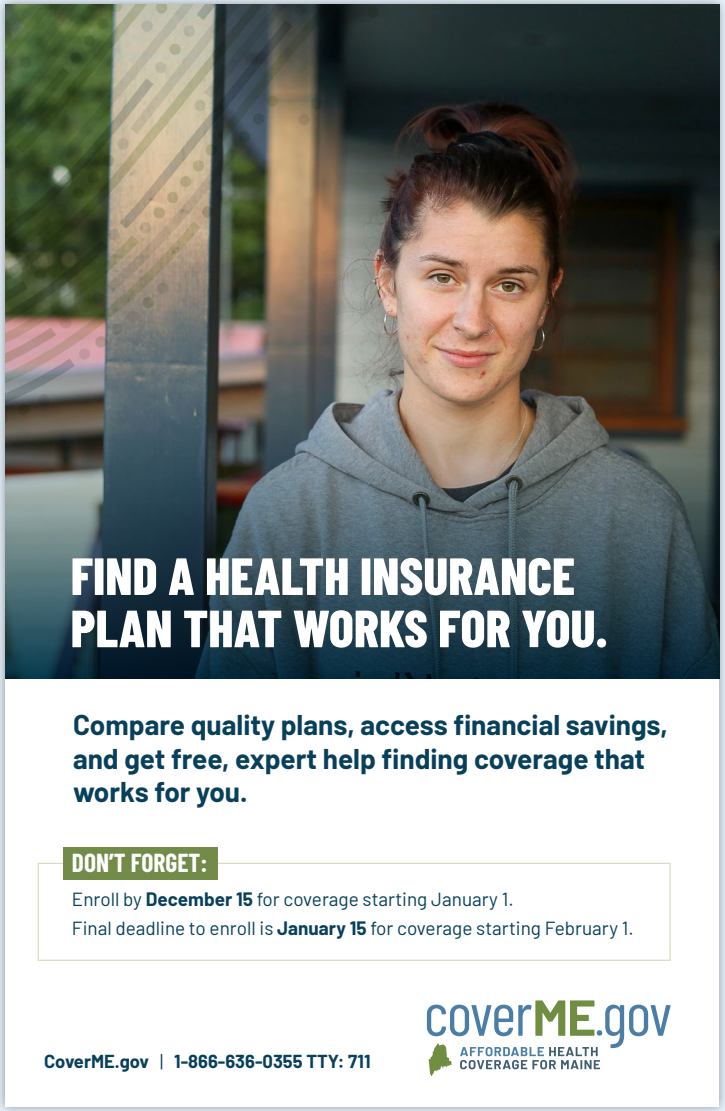
POSTER: 11x17



coverME.gov
AFFORDABLE HEALTH COVERAGE FOR MAINE

Download →

POSTER: 11x17



coverME.gov
AFFORDABLE HEALTH COVERAGE FOR MAINE

Download →

NEWSLETTER: SAMPLE TEXT

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

Open Enrollment for 2027 coverage is here. **CoverME.gov** is Maine's official Health Insurance Marketplace, where Mainers without employer-sponsored coverage can compare quality health and dental insurance plans, access financial savings, and get free, personalized support finding the right combination of cost, coverage, and care.

CoverME.gov is the only place in Maine where you can access federal tax credits to lower the cost of health insurance. More than 70% of current enrollees qualify for federal tax credits, receiving an average of $769 per month in financial savings.

Not sure which plan is right for you? Certified Brokers and Maine Enrollment Assisters are available to provide free, personalized help understanding your options, accessing financial savings, comparing plans, and enrolling in coverage. You can also join one of our free enrollment webinars at **CoverME.gov/learn**.

Don't miss the Open Enrollment deadlines:

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

Visit **CoverME.gov/localhelp** to connect with a broker or assister at no cost. You can also 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.

coverME.gov
AFFORDABLE HEALTH COVERAGE FOR MAINE

SOCIAL MEDIA

Thank you for helping more Mainers find and enroll in a quality health insurance plan.

In this social media toolkit, you'll find graphics and draft social posts to share on 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!

@coverMEgov

@coverME.gov_

SOCIAL MEDIA: GRAPHIC 1

Post copy:

CoverME.gov lets you compare quality health insurance plans, access financial savings, and get free, personalized help from a Certified Broker or Maine Enrollment Assister to find the right combination of cost, coverage, and care. 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 2

Post copy:

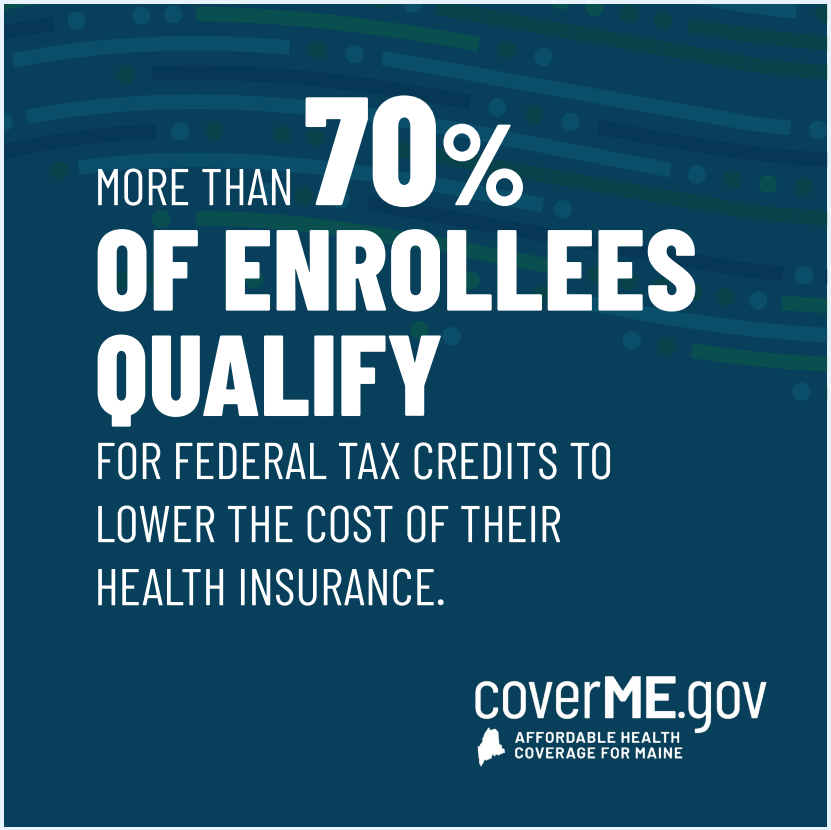
CoverME.gov is the only place in Maine where you can access federal tax credits to lower your health insurance costs. More than 70% of current enrollees qualify for federal tax credits. Not sure what savings are available to you? A Certified Broker or Maine Enrollment Assister can help you understand your options and find the right combination of cost, coverage, and care—all at no cost to you.

Download →

SOCIAL MEDIA: GRAPHIC 3

Post copy:

Think health insurance is too expensive? More than 70% of CoverME.gov enrollees qualify for federal tax credits, with the average household saving an average of $769 per month on their premiums. Some Mainers pay as little as $10 a month. Curious if you qualify? Meet with a Certified Broker or Maine Enrollment Assister to understand your options. They can help you compare plans, access financial savings, and enroll in coverage—all at no cost to you.



Download →

SOCIAL MEDIA: GRAPHIC 4

Post copy:

New for 2027, CoverME.gov Clear Choice plans cover more everyday care before you meet your deductible, including primary care, behavioral health visits, urgent care, generic prescriptions, and more. All health plans available through CoverME.gov include Essential Health Benefits like doctors' visits, prescription drugs, emergency care, behavioral health services, maternity care, and more. Get free, personalized help from a Certified Broker or Maine Enrollment Assister to compare plans and find the best value for you.

Download →

coverME.gov
AFFORDABLE HEALTH COVERAGE FOR MAINE

SOCIAL MEDIA: GRAPHIC 5

Post copy:

Starting in 2027, CoverME.gov Clear Choice plans will cover all generic Tier 2 and 3 prescription drugs before you meet your deductible. All Clear Choice plans also cover primary care and behavioral health office visits pre-deductible. Some Clear Choice plans also cover specialist visits, as well as Tier 4 preferred brand prescription drugs without having to meet the deductible first. Connect with a Certified Broker or Maine Enrollment Assister for free, expert help comparing prescriptions, premiums, deductibles, provider networks, and more so you can find the right combination of cost, coverage, and care.

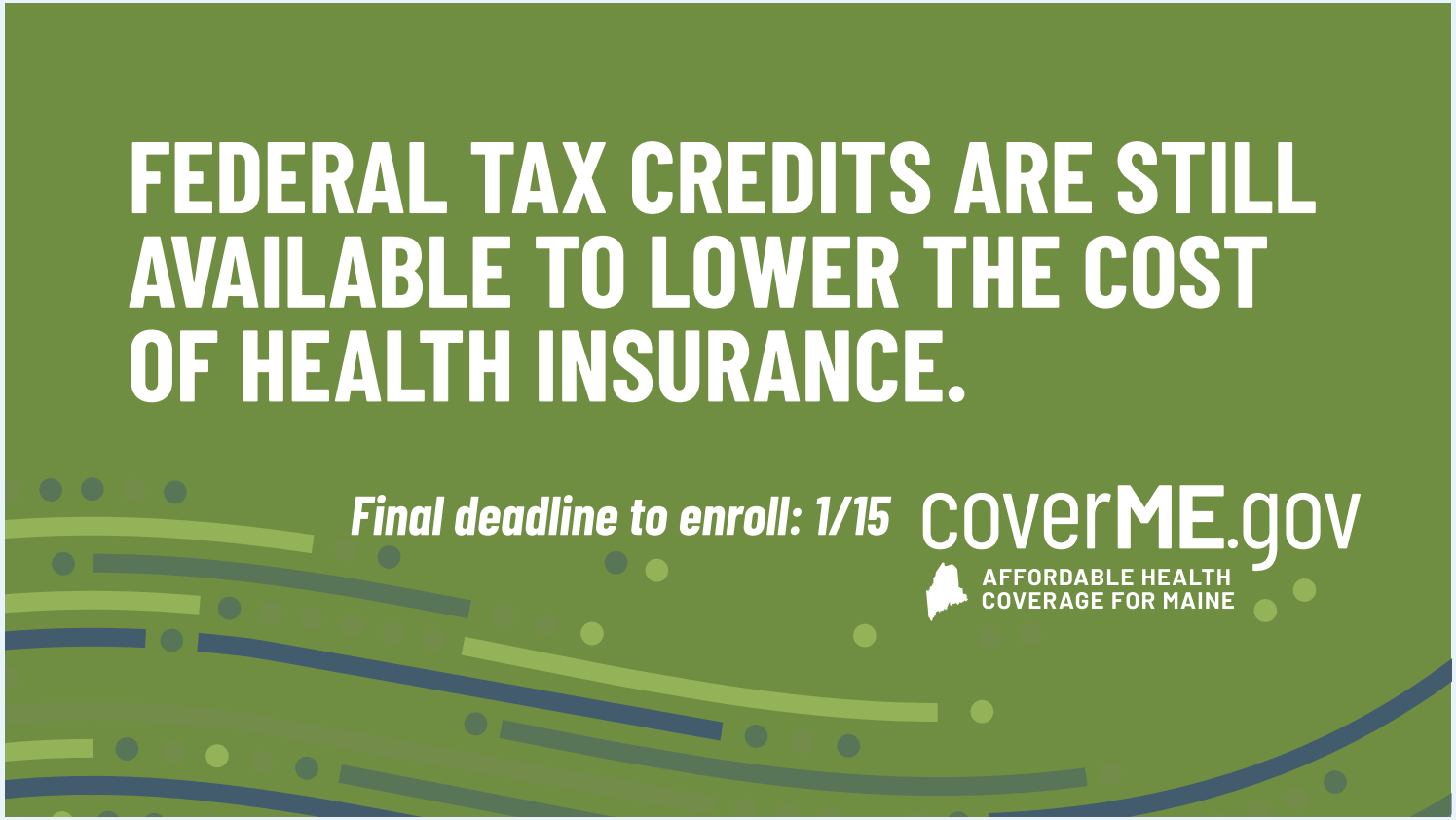
Download →

SCREEN SAVER: VERSION 1

Download →

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 runs from November 1 through January 15. If you miss the January 15 deadline, you may still be able to enroll if you experience a qualifying life event, such as losing your health coverage, having or adopting a baby, getting married, losing coverage due to divorce, or becoming a Maine resident.
- The deadline for coverage starting January 1, 2027, is December 15, 2026.
- The final deadline to enroll is January 15, 2027, for coverage starting February 1, 2027.

How do I enroll in CoverME.gov coverage?

- If you already have coverage through **CoverME.gov**, you will likely be automatically re-enrolled in coverage for 2027. However, plans, costs, and health care needs can change from year to year, so it's important to compare your options again during Open Enrollment to make sure your coverage still meets your needs.
- If you are new to CoverME.gov, visit the Plan Comparison Tool to shop for and enroll in coverage. You can easily view plan options and costs without creating an account.
- You can also get free, personalized help from a Certified Broker or Maine Enrollment Assister to compare plans and enroll in coverage.

FAQs (continued)

If you are a new consumer, you will need to:

- Use the Plan Comparison Tool to compare plans side by side, including whether your doctors and prescription drugs are covered and your estimated monthly premiums and other out-of-pocket costs. You do NOT need to set up an account to view plan options and costs.
- Enter your age, household size and estimated income, to find out if you qualify for federal tax credits to help lower your monthly health insurance costs.
- Choose a plan that fits your health care needs and budget.
- Reach out to a **CoverME.gov** Certified Broker or Maine Enrollment Assister for free help finding a plan with the right combination of cost, coverage and care.
- When you're ready to enroll, set up an account on **CoverME.gov** and fill out the application with information about yourself and your household, such as your address, birth dates, Social Security numbers, and best estimate of your income for 2027.

FAQs (continued)

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

- Plans, costs, and financial savings can change each year, so it's worth comparing your options again.
- Understanding plan costs and financial savings can be confusing. A Certified Broker or Maine Enrollment Assister can help you compare plans, ensure you are maximizing federal tax credits available to you to reduce your premiums, and find the right combination of cost, coverage, and care.
- **CoverME.gov** is the only place in Maine where you can access federal tax credits to lower the cost of health insurance.
- More than 70% of current enrollees qualify for federal tax credits, with households receiving an average of $769 per month in financial savings.

FAQs (continued)

What health care services can I get before meeting my deductible?

- All health plans offered through **CoverME.gov** include preventive services at no cost, such as annual wellness exams, recommended cancer screenings, most immunizations, and more. Clear Choice plans cover more services prior to meeting your deductible, such as primary care, mental or behavioral health care, generic Tier 2 and 3 prescription drugs, occupational therapy, speech therapy, physical therapy and urgent care. Some Clear Choice plans also provide pre-deductible coverage for specialist visits and Tier 4 preferred brand prescription drugs. To find Clear Choice plans, check the box for Clear Choice under "Plan Features" in the left sidebar of the Plan Comparison Tool.
- Coverage varies by plan, so compare covered services, prescriptions, provider networks, deductibles, and other out-of-pocket costs when choosing the plan that works best for you.

How can I find the best value when comparing health insurance plans?

- A Certified Broker or Maine Enrollment Assister is the easiest and most effective way to compare plans and find the right combination of cost, coverage, and care—all at no cost to you.
- The plan with the lowest monthly premium isn't always the plan with the lowest overall cost. It's important to consider your total health care costs.
- Think about how you use health care and compare premiums, deductibles, covered services, prescriptions, provider networks, and other out-of-pocket costs.

FAQs (continued)

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

- MaineCare is Maine's Medicaid program and provides health coverage for eligible Mainers, including people with low incomes and people with disabilities.
- Medicare is health coverage offered by the federal government to most adults aged 65 and older and some people with disabilities.
- **CoverME.gov** is Maine's official Health Insurance Marketplace, where Mainers can compare and enroll in private health and dental insurance plans.
    - **CoverME.gov** is the only place in Maine where consumers can access federal tax credits to lower the cost of health insurance. Some people pay as little as $10 a month.
    - All health plans offered through **CoverME.gov** provide quality, comprehensive coverage, including doctors' visits, prescriptions, emergency care, and more.
- When you apply for health insurance through **CoverME.gov**, your application will be reviewed to determine whether you may be eligible for MaineCare or Medicare. If you appear eligible for MaineCare, your application will be transferred to MaineCare so your eligibility can be determined, and you will receive communications with more information.
- If you aren't eligible for MaineCare or Medicare and don't have employer-sponsored coverage, **CoverME.gov** may be able to help you find coverage.

FAQs (continued)

I'm confused or overwhelmed by comparing plans and/or applying for coverage. Is there anyone who can help me?

- Yes. You don't have to figure out health insurance on your own.
- Certified Brokers and Maine Enrollment Assisters provide free, personalized help understanding your options, accessing financial savings, comparing plans, and completing your application and enrollment.
- You can connect with a broker or assister virtually or in person in your community through **CoverME.gov/localhelp**.
- You can also call the **CoverME.gov** Consumer Assistance Center at 1-866-636-0355 TTY: 711. Help in another language is available by selecting option 4 from the menu.
    - During Open Enrollment, Customer Service Representatives are available to help you Monday through Friday from 8 am–8 pm, plus expanded hours on specific weekends and deadline days.
    - The Consumer Assistance Center is closed on Veterans Day, Thanksgiving, the day after Thanksgiving, Christmas, and New Year's Day.

FAQs (continued)

- Expanded hours:
  - **November**
    - Sunday, November 1, 8 am–5 pm
    - Saturdays, November 7, 14, and 21, 9 am–1 pm
  - **December**
    - Tuesday, December 1, 9 am–5 pm
    - Saturday, December 5, 9 am–1 pm
    - Sunday, December 13, 9 am–5 pm
    - Monday, December 14 and Tuesday, December 15, 8 am–10 pm
    - Thursday, December 24, 8 am–5 pm
  - **January**
    - Saturday, January 9, 9 am–1 pm
    - Friday, January 15, 8 am–10 pm
- To improve the experience, consumers may leave their phone number for a callback. This "Virtual Hold" service ends one hour before closing, with the following exceptions:
  - Monday, December 14–Tuesday, December 15, ends at 7 pm
  - Friday, January 15, ends at 7 pm
- If you prefer to work with someone locally, you can get free help from **CoverME.gov** Certified 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.