

Partner Talking Points: Impact to Maine's Health Insurance Marketplace, CoverME.gov Upcoming Changes as a Result of Federal Actions

Over 64,000 Mainers depend on CoverME.gov for health insurance coverage, including working parents, small business owners, farmers, gig workers, early retirees, and lower and middle-class individuals of all ages, political views, and backgrounds. These people drive our local economies and make our rural and urban communities thrive.

The following talking points can aid partners who support current and potential consumers in understanding the timing and impact of upcoming changes to CoverME.gov resulting from federal actions.

In June 2025, the Centers for Medicare and Medicaid Services (CMS) published the Marketplace Program Integrity and Affordability Rule, implementing changes to Federal and State-Based Marketplaces, including CoverME.gov. Shortly after, in July, Congress enacted the Budget Reconciliation Bill, H.R.1. These actions will result in numerous changes to Maine's Health Insurance Marketplace, including the affordability and accessibility of coverage.

Changes happening in 2025:

- Deferred Action for Childhood Arrival (DACA) recipients are not eligible for coverage through CoverME.gov, effective August 25, 2025
- When applying for premium tax credits, self-attestation of income cannot be accepted, and consumers must submit documents to resolve application inconsistencies related to household income within 90 days (i.e., Data Matching Issue (DMI), effective August 25, 2025
- Special Enrollment Period (SEP) removed for individuals with household incomes less than or equal to 150% of the Federal Poverty Level (FPL), effective October 25, 2025, unless they qualify for another SEP category

Changes beginning January 1, 2026:

- Consumers must reconcile their advance premium tax credits (APTC) by filing their federal tax returns to continue to receive APTC in the following plan year
- Individuals waiting for Medicaid eligibility due to their immigration status cannot receive APTC when enrolling in coverage through CoverME.gov
- Consumers must repay all excess APTC when filing taxes if their reported income is more than what was reported on their CoverME.gov application, eliminating the cap on premium tax credit repayment
- Enhanced Premium Tax Credits (EPTC) were *not included* in the Budget Reconciliation Bill and are set to *expire* December 31, 2025. See CoverME.gov [EPTC talking points for Partners](#).

Changes happening over the next few years:

- Beginning with Plan Year 2027, the Open Enrollment Period must be no longer than 9 weeks, starting by November 1 and ending by December 31
- Cost savings are not allowed if an individual qualifies for MaineCare but does not meet community engagement standards (i.e., "work requirements" of 80 hours per month of work, education, community service) when enrolling through CoverME.gov, effective January 1, 2027
- APTC is not allowed if an individual has an immigration status that is not considered eligible by HHS when enrolling in coverage through CoverME.gov, effective January 1, 2027
- Beginning with PY 2028 Open Enrollment Period and beyond, consumers must actively confirm demographic details to continue annual coverage through CoverME.gov, eliminating annual auto-enrollment

The impact of these federal changes is nuanced and evolving.

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