



# COVERME.GOV

## OUTREACH AND ENROLLMENT TOOLKIT

coverME.gov



AFFORDABLE HEALTH  
COVERAGE FOR MAINE



# INTRODUCTION

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November 1, 2022 marks the beginning of the second Open Enrollment Period for **CoverME.gov** — Maine’s official Health Insurance Marketplace. This year, financial assistance to make coverage affordable will be available to more Mainers than ever. Thanks to a new federal rule change that addresses what is 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 to 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 2023. Last year, 66,095 Mainers selected plans through **CoverME.gov**, representing a 10% increase from 2021. 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! Thank you for your valued partnership as we continue to **help consumers access affordable, quality health coverage.**

# COVERME.GOV HIGHLIGHTS

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- Open Enrollment runs from **November 1, 2022 through January 15, 2023**. Consumers should choose a plan by December 15, 2022 for insurance that starts on January 1, 2023. Consumers who enroll between December 16, 2022 and January 15, 2023 will have coverage starting on February 1.
- All health plans offered on **CoverME.gov** provide quality, comprehensive coverage that includes Essential Health Benefits, including 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 premiums and out-of-pocket costs.
- More Maine people than ever qualify for financial assistance this year, making it easier to find the health insurance plan that best fits their needs and budget for 2023. This includes:
  - People who earn more than 400% of the federal poverty level (about \$54,000 for an individual, or \$111,000 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 Assistors using our Find Help tool at **CoverME.gov/findlocalhelp**.
- **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.

# KEY DATES

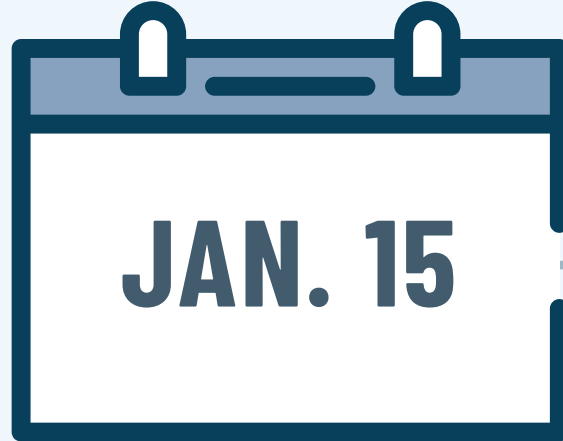
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OPEN  
ENROLLMENT  
LAUNCHES



DEADLINE  
FOR 1/1  
COVERAGE



LAST DAY  
OF OPEN  
ENROLLMENT



# FLYER: GENERAL INFORMATION



## COVERME.GOV – AFFORDABLE HEALTH INSURANCE, CREATED BY MAINE FOR MAINERS

*Save money and time shopping for 2023 health insurance through CoverME.gov.*

Open Enrollment for 2023 health insurance is here! Enrollment at CoverME.gov begins on November 1, 2022 and ends January 15, 2023. With more options and more savings available than ever before, CoverME.gov is the place for people in Maine to find the best health insurance plans for their family. Last year more than 80% of consumers received financial assistance for their health insurance through CoverME.gov. This year will provide even more opportunity for savings, so it's important that you apply for financial assistance, even if you did not qualify in the past.

**THROUGH COVERME.GOV YOU COULD FIND A HEALTH PLAN WITH**

- + Monthly premiums as low as a few dollars a month
- + Low out-of-pocket costs
- + Quality, comprehensive insurance to protect you and your family in case of major illness or accidents
- + Health insurance that can't turn you away or charge you more for pre-existing conditions

**Sign up today at CoverME.gov!**

**GET FREE HELP FROM LOCAL ENROLLMENT EXPERTS TO APPLY.**

 Visit: [coverME.gov/localhelp](https://coverME.gov/localhelp).  Call: (866) 636-0355; TTY 711. For languages other than English, choose option 4.

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# FLYER: GIG WORKER FLYER



## NO EMPLOYER HEALTH INSURANCE? COVERME.GOV IS HERE TO HELP

*Health Insurance is necessary to keep your family safe – both physically and financially. CoverME.gov provides Mainers with a simple way to access affordable, quality health insurance.*

Open Enrollment for 2023 health insurance is here! Enrollment begins on November 1, 2022 and ends January 15, 2023. With more options and more savings available than ever before, CoverME.gov is the place for Mainers to find the best health insurance plans for their family. Last year more than 80% of consumers received financial assistance for their health insurance through CoverME.gov. This year will provide even more opportunity for savings, so it's important that you apply for financial assistance, even if you did not qualify last year.

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# NEWSLETTER: SAMPLE TEXT

## HEALTH CARE JUST GOT MORE AFFORDABLE



### Enroll in 2023 Health Coverage Now at Maine's Official Health Insurance Marketplace, [CoverME.gov](#).

Open Enrollment for 2022 health coverage is here and better than ever. The time to enroll is between November 1, 2022 and January 15, 2023. Choose a plan by December 15 for coverage starting January 1.

This year, more people than ever shopping at [CoverME.gov](#) now qualify for financial assistance to help pay for health insurance. Even if you weren't eligible in the past because of your income, it's time to take a second look. All across the state people are finding affordable health plans at [CoverME.gov](#), the Health Insurance Marketplace made for Mainers by Maine.

At [CoverME.gov](#), you can compare plans, apply for financial assistance, and get free help from local experts to enroll.

Find a plan with low monthly premiums and out-of-pocket costs that fits your needs and budget, and get covered for your medical appointments, prescriptions, emergency care, mental health care, substance use treatment and more!

Enrollment is open now. See how much you could save on 2023 coverage! For free help to apply, visit [CoverME.gov/findlocalhelp](#) or call (866) 636-0355; TTY 711. For languages other than English, choose option 4.

[Download Text](#) →



# THANK YOU!