

CREATING YOUR COVERME.GOV ACCOUNT

CoverME.gov, Maine's Health Insurance Marketplace, helps people without access to affordable coverage learn more about health insurance options, compare plans, determine whether they qualify for financial help, and enroll in quality, comprehensive health coverage.

If you are new to CoverME.gov, you will need to set up a new account in order to shop for a plan. Here are the steps to get started:

Step 1: On CoverME.gov, select **Shop > New Consumers** to get started.



Step 2: On the New Consumers page, click the green **Enroll Now** button. You can also go to enroll.coverme.gov/users/sign_up.

New Consumers

Depending on your expected household income for the year, you may qualify for lower costs for your marketplace plan, like advanced premium tax credits or extra savings on out-of-pocket costs so it's important to complete that section of the application. We will assess anyone in your household for MaineCare when you apply - even if you don't qualify, your children may since the State of Maine has expanded coverage for Maine kids.

Ready to get started?

Open Enrollment is happening now. This year, Open Enrollment runs from November 1st to December 15th for January 1st coverage or January 15th for February 1st coverage. Use our [step-by-step guide](#) to set up your account.

ENROLL NOW

Step 3: This will bring you to the page to create your CoverME.gov account. Enter an email or username and a password, then click **Create Account**.

coverME.gov
AFFORDABLE HEALTH COVERAGE FOR MAINE

Create New Account

Email or username *

Password *

Password confirmation *

Sign in Create Account

Account Requirements:

- Password must match password confirmation
- Cannot contain the email/username
- Must contain at least 14 characters
- Must contain at least one uppercase letter
- Must contain at least one lowercase letter
- Must contain at least one number
- Must contain at least one character that isn't a number or letter
- Email must be in the following format 'example@domain.com'

Step 4: Review the CoverME.gov Privacy and Use of Your Information agreement. After reviewing the document, click **Continue to Next Step**.

✓ Welcome to CoverME.gov, your account has been created.

Privacy and Use of Your Information

CoverME.gov understands that you are providing us with personal information about yourself and your family. We take the protection of that information very seriously. CoverME.gov wants you to understand that your information will be used only to see whether you or your family member(s) qualify for a Marketplace health insurance plan or financial help to make your plan more affordable.

CoverME.gov will confirm the answers you provide by matching them with information from other government agencies like the Social Security Administration, Department of Homeland Security, and the Internal Revenue Service. These data requests are authorized by the Affordable Care Act. We need this information to verify your identity, income, and other information on your application to determine if you are eligible for health coverage and financial assistance through CoverME.gov. We may also check your information at a later time with your permission to make sure your eligibility is up to date. If your answers do not appear to match with the agencies we contact, we will ask you to send us documentation to verify your answers. We will provide a list of different documents that will help us to confirm your information.

CoverME.gov is required to keep your personal information confidential, whether it is written on paper, sent to us by computer, or told to us over the telephone. We may only use or share your information in a secure way with our employees or trusted business partners who perform their work for CoverME.gov. We also may share your information outside of CoverME.gov if you ask us to do so, or where the law provides.

CoverME.gov will also communicate with your authorized representatives and provide information to the health insurance company you select so that it can enroll you in your health plan. If you choose to use a designated representative, such as a health insurance agent, broker, or Maine Enrollment Assister, they will be able to see your application information.

If you are applying on behalf of another family member, but not for yourself, we will not ask about your citizenship or immigration status, and we will not ask you to provide a Social Security number.

You can learn more about how we will use your information by accessing the CoverME.gov Privacy Policy which can be accessed at any time at www.coverme.gov/privacy-policy.

By selecting **CONTINUE**, you are saying that you understand how CoverME.gov will use the information you provide in your application, and you agree to continue with the application process. You are also indicating that you have permission from all of the people listed on the application for their information to be retrieved and used from data sources.

Continue to Next Step

Step 5: Enter your Contact Information and Personal Information, then click **Continue to Next Step**.

The screenshot shows a web form titled "Personal Information" with a sub-header "Tell us about yourself". It includes fields for First Name, Middle Name, Last Name, and Suffix. There are also fields for Date of Birth, Sex, and Social Security Number. A "Continue to Next Step" button is circled in red.

Step 6: If you are creating a new account, you will see a blue pop-up notification. Check that the information you entered is correct, and if it is, click **Continue to Next Step** again.

The screenshot shows a blue pop-up notification box with a white border. It contains a blue information icon and the following text: "We weren't able to find an existing application on CoverME.gov for you. Please verify that the information was entered correctly. We need to verify if you or you and your family are eligible to enroll in coverage through CoverME.gov. Select 'Continue to Next Step' to go to the next step of verification."

Please note: If you already have a CoverME.gov account, you will see a red pop-up notification with different instructions.

Step 7: Continue with your application, completing Demographic Information and Additional Contact Information. If you checked **Mail** as a contact preference earlier, you will need to **Add Mailing Address** even if it is the same as your home address.

The screenshot shows a web form titled "Contact Information for Home Address". It includes a note: "Your home address is where you legally reside. If you prefer to receive mail at another address such as your office or a PO Box, select 'Add Mailing Address'." There are fields for Address Line 1, Address Line 2, City, State, Zip Code, and County. A "Add Mailing Address" button is circled in red.

Step 8: Next, we will ask if you consent to us verifying your identity. CoverME.gov uses Experian to confirm your identity.

Authorization & Consent

Read the authorization and consent statement. You must select 'I Agree' to complete your application online. When you're finished, select Continue to Next Step.

For your security, we need to verify your identity before you can proceed. If you agree, you are providing consent to Experian to access your personal information to conduct identity verification on behalf of the Centers for Medicare and Medicaid Services (CMS) – part of the US Department of Health and Human Services (HHS). Below are a few items to keep in mind.

- Make sure that you entered your legal name, current home address, phone number, date of birth and email address correctly. We will only collect personal information to verify your identity with Experian, a third party identity verification provider.
- To verify your identity, Experian uses information from your consumer credit report profile. As a result, you may see an entry called a "soft inquiry" on your Experian consumer report. Soft inquiries are only visible to you, are never shared with third parties, and do not affect your credit score. The soft inquiry will be titled "CMS Proofing Services" and will be removed from your Experian consumer report after 25 months.
- You may need to have access to your personal and consumer report information, as the Experian application will pose a risk to your personal and consumer report data in their files.

Select one of the following options to continue

I agree I disagree

[Previous Step](#) [Continue to Next Step](#)

*Please note: If you cannot or do not want to verify your identity online, you may upload approved documents. A list of approved documents can be found at <https://www.coverme.gov/support/forms> under **Verification Forms and Documents**. CoverME.gov must review and approve uploaded documents before you can proceed (typically this takes 3-5 business days).*

Step 9: Next, you will be asked about applying for financial savings, also called **premium reductions**. If you check **Yes**, we will assess if you are eligible for savings. If you check **No**, we cannot determine if you are eligible for savings. You may miss out on significant savings.

Your Application for Premium Reductions

You can get help paying for coverage if you qualify. If you don't qualify for monthly premium reductions and lower out-of-pocket costs, we'll also check if you likely qualify for Medicaid.

Do you want to apply for monthly premiums reductions, lower out-of-pockets costs, and see if you might qualify for Medicaid?

Yes No Not sure?

[Previous Step](#) [Continue to Next Step](#)

Step 10: Review the Application Checklist. Make sure you have all necessary information so you can complete your application easily. To proceed, click **Begin Application**.

Application Checklist

Before you get started, please review the application checklist below. If you gather the information in advance, you can complete the application quickly. When you're ready to begin, select 'Begin Application'. This application takes about 15-20 minutes to complete, you may save your progress at any time.

[Previous Step](#) **Begin Application**

You will need detailed information for each person in your household (even if they don't need coverage) to complete the application.

For each person in your household who needs health insurance, you'll need:	For each person in your household who doesn't need health insurance, you'll need:
<ul style="list-style-type: none">• Full legal names, birth dates, social security numbers, and addresses• Tax filing plans for the year you want coverage. For example:<ul style="list-style-type: none">◦ Who will file federal taxes?◦ Who will be claiming dependents on their tax return?◦ If anyone is married, will they file taxes jointly?• Information about income (how much you get, how often you get it, etc.). It helps to have:<ul style="list-style-type: none">◦ Your most recent tax return	<ul style="list-style-type: none">• Full legal names, birth dates, social security numbers, and addresses• Tax filing plans for the year you want coverage. For example:<ul style="list-style-type: none">◦ Who will file federal taxes?◦ Who will be claiming dependents on their tax return?◦ If anyone is married, will they file taxes jointly?• Information about income (how much you get, how often you get it, etc.). It helps to have:<ul style="list-style-type: none">◦ Your most recent tax return

Step 11: When completing the Family Information section, add all members of your tax household to your account. Add them to your account even if they already have health coverage or they are not looking for coverage.

You will have the option for every person in your household to identify if they do or don't need coverage.

After you have added all members of your tax household, click **Continue to Next Step**.

Family Information

2026 Application for Coverage

If you need to get health insurance coverage for other members of your family, select 'Add New Member To Household'. When you're finished, select 'Continue to Next Step'.

[+ Add New Member to Household](#) [Who else should I include in my household?](#)

Member 1

Name	Age	Sex	Relationship
<input type="text"/>	<input type="text"/>	<input type="text"/>	Self

[Edit Member](#)

Member 2

Name	Age	Sex	Relationship
<input type="text"/>	<input type="text"/>	<input type="text"/>	Child

[Edit Member](#)

[Previous Step](#) **Continue to Next Step**

Does this person need coverage? *

Yes No

[Not sure?](#)

Step 12: When completing the Job Income section, leave **End Date** blank unless your income is ending on 12/31/2026. This could include leaving your job or permanently closing your business on this date. If you expect to have income in 2027, leave **End Date** blank.

Job Income
Tell us about job income for Test, select "Continue to Next Step" when finished.

Does Test have income from an employer? *

Yes No

Not sure?

Note: For job income Test currently receives, do not enter an end date into the "End Date" field. Only enter an end date if the job income will end soon or has already ended.

Employer Name * Phone Number *

Amount * Frequency *

Start Date * End Date

Step 13: Review your application. Once you have confirmed that all information is correct, click **Continue to Next Step**.

Enroll in Coverage

- Family Info
- Family Relationships
- Income & Coverage
- Preferences
- Review
- Submit
- Eligibility Results

Review Your Application

You're almost done! Review the application summary below and make sure it's correct. Select the "Edit Section" button to go back to any section and make changes. When you're finished, select "Continue to Next Step".

Income and Adjustments

The following is information you entered for everyone in this application:

Person	Types	Frequency	Amount	Dates	
	Wages and Salaries	Yearly	\$50,000.00	04/01/2025 - Present	Edit
estimated annual income for 2025			\$50,000.00		
estimated annual income for 2026			\$0.00		

Step 14: You can now view your results to see if you qualify for financial savings. Financial savings on CoverME.gov are based on the income you report for your household.

Enroll in Coverage

- Family Info
- Family Relationships
- Income & Coverage
- Preferences
- Review
- Submit
- Eligibility Results

Eligibility Results

Tax Household 1

Qualifies for a Plan with Financial Assistance

These people are eligible to enroll in an insurance plan on CoverME.gov and qualify for a premium tax credit of \$222.00 per month to help lower their monthly payment. This financial assistance will be applied during plan selection.

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These people qualify for lower out-of-pocket costs called Cost Sharing Reductions. Select a silver plan to use this benefit.

-

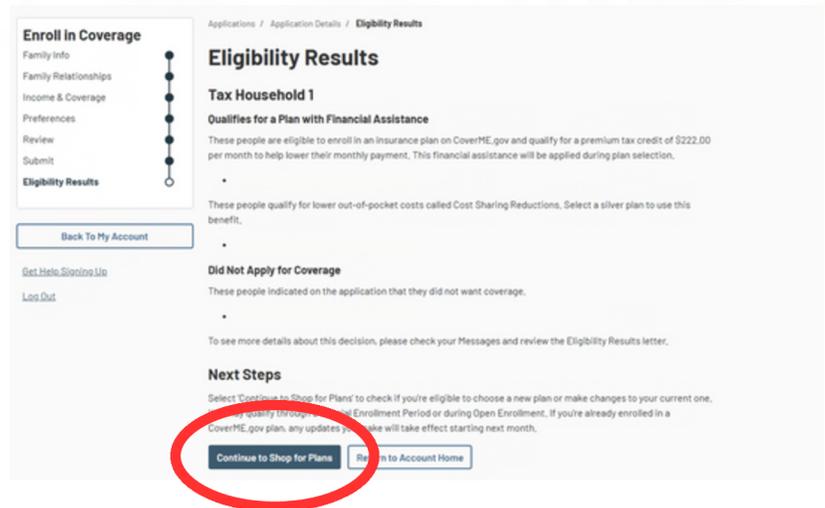
Did Not Apply for Coverage

These people indicated on the application that they did not want coverage.

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To see more details about this decision, please check your Messages and review the Eligibility Results letter.

Step 15: If you haven't already selected a plan, now is the time to shop for coverage that fits your health needs and budget. Click **Continue to Shop for Plans.**



Questions?

Call CoverME.gov's Consumer Assistance Center at 1-866-636-0355, TTY: 711, Monday through Friday from 8 a.m. to 5 p.m. ET.

Expanded hours during Open Enrollment can be found at CoverME.gov/support/find-help.

Find free, local help by visiting CoverME.gov/localhelp.