



# 2024 OPEN ENROLLMENT OVERVIEW

FEBRUARY 2024

# A LETTER FROM COVERME.GOV LEADERSHIP

There is much to celebrate and much to learn from 2024 Open Enrollment. Among the highlights are year-over-year growth in adults covered through plan selections and a growth in new consumers. In our third open enrollment as a state-based marketplace, one thing is clear – the landscape in which we operate is ever-changing. This was especially the case going into this year’s open enrollment.

At the start of each Open Enrollment (OE), renewals require assessments of consumers for eligibility for marketplace coverage and financial assistance. As part of this assessment, all current plan members are assessed for likely MaineCare eligibility. Due to legislative changes that increased MaineCare eligibility for children under age 21 (effective October 1, 2023) and annual increases to the federal poverty levels set by the federal government, CoverME.gov transferred more than 11,000 members, many of whom are children, to the Office for Family Independence to be assessed for MaineCare eligibility. This was an increase of more than 5,000 members compared to the start of OE 2023. While not all were determined eligible for MaineCare (and were therefore eligible for CoverME.gov coverage renewal), we ended 2024 OE with a reduction of less than 1,000 overall plan selections, demonstrating the success of our collective efforts to reach and cover more Mainers.

Much of this success is attributable to CoverME.gov’s enhanced investments in marketing and outreach. This is demonstrated by significant increases year-over-year in website visits, Plan Compare tool usage, and calls to CoverME.gov’s Consumer Assistance Center. A statewide, multi-channel marketing strategy was implemented, alongside a greater number (in volume and frequency) of direct-to-consumer emails with personalized, actionable information. Our strong network of brokers and assisters helped raise awareness and provide support to consumers seeking to renew or newly enroll in coverage. Our insurance company partners carried out their own marketing efforts, which drove volume to CoverME.gov and many state and community partners helped us spread the word to more Mainers seeking affordable, comprehensive health and dental coverage.

Numerous system and operational improvements were implemented with the primary focus of improving customer experience. The Consumer Assistance Center retained strong customer satisfaction ratings, while handling a significant increase in call volume that remained steady throughout OE. Our team has received anecdotal feedback from brokers and enrollment assisters that the shopping and enrollment experience continue to improve.

The Office of the Health Insurance Marketplace continues to grow our team and strengthen our work. We are in the midst of a more formal OE debrief to gather feedback from vendors and partners and will embark on a structured strategic planning effort later this year. Our focus will remain on the customer, carrying out our part of the overall DHHS mission to promote health, safety, resilience, and opportunity for Maine people by providing more Mainers with access to affordable, comprehensive health and dental coverage. We will continue to make meaningful improvements and look forward to continuing our work together to serve the people of Maine.



A handwritten signature in black ink that reads "Hilary K. Schneider".

Hilary Schneider  
Director, Office of the Health Insurance Marketplace

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# KEY TAKEAWAYS

Open Enrollment (OE) for 2024 marked the third year Maine operated a state-based marketplace through CoverME.gov, after transitioning from a federally facilitated marketplace model.<sup>1</sup> CoverME.gov is operated by the Office of the Health Insurance Marketplace at the Department of Health and Human Services. The structure of the state-based marketplace provides greater control and flexibility, in terms of operational components such as special enrollment periods, customization of the shopping experience, and marketing and outreach. This allows the marketplace to better meet and respond to the needs of Maine residents.

CoverME.gov continues to meet the needs of more than 60,000 Mainers, providing them with one-stop shopping for affordable health coverage. Because CoverME.gov is the only place Mainers can go to get financial help to reduce the cost of private health insurance plans, the marketplace provides many Mainers with health coverage they otherwise could not afford. As such, Maine's state-based marketplace continues to play a critical role in the state's ability to maintain an uninsured rate lower than the national average despite having a relatively smaller proportion of its residents covered by employer-sponsored coverage.<sup>2</sup>

## Highlights of the 2024 Open Enrollment:

- More adults were covered by health plan selections during the 2024 OE compared to 2023. Despite a slightly lower number of overall plan selections in 2024 (62,586 compared to 63,388 in 2023), nearly 600 more adults were covered in 2024 in comparison to 2023.
- The slight decline in overall plan selections year-over-year is likely due almost entirely to more Maine children being eligible for MaineCare because of legislative action taken in 2022, that went into effect on October 1, 2023. As a result, over 1,300 fewer children were enrolled in marketplace plans during the 2024 OE.

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<sup>1</sup> Maine operated off the federal marketplace from 2014-2020 plan years, transitioning to a hybrid federal-state marketplace for plan year 2021 and a state-based marketplace starting in plan year 2022.

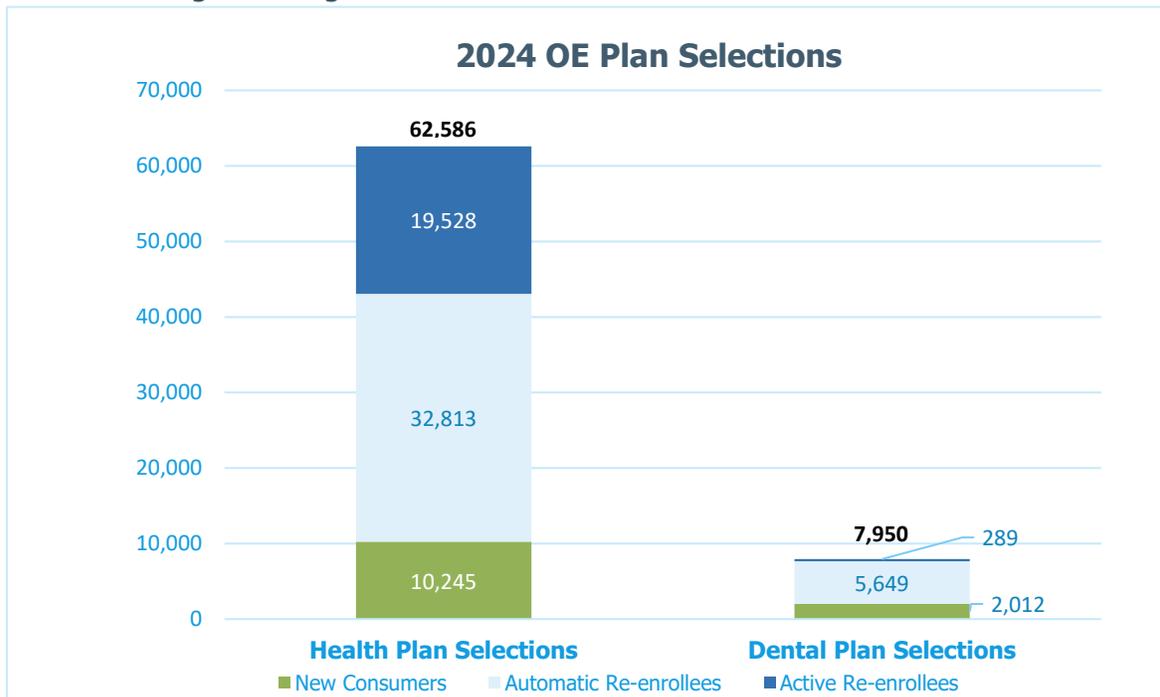
<sup>2</sup> Kaiser Family Foundation State Health Facts, "Health Insurance Coverage of the Total Population," <https://www.kff.org/other/state-indicator/total-population/?currentTimeframe=0&sortModel=%7B%22colId%22:%22Employer%22,%22sort%22:%22desc%22%7D>, accessed on February 7, 2024.

- More than 10,200 new consumers enrolled in health coverage during the 2024 OE, topping the number of new consumers who signed up in 2023.
- Financial savings available to consumers through CoverME.gov continue to provide Mainers significant premium relief on high-quality, comprehensive health insurance, making it easier to afford other rising costs straining household budgets. Overall, financial savings provided through CoverME.gov saved Mainers approximately \$30 million.
- Enhancements made to CoverME.gov’s marketing and outreach plans led to significant increases in website traffic, use of CoverME.gov’s Plan Compare Tool, and calls to CoverME.gov’s Consumer Assistance Center.

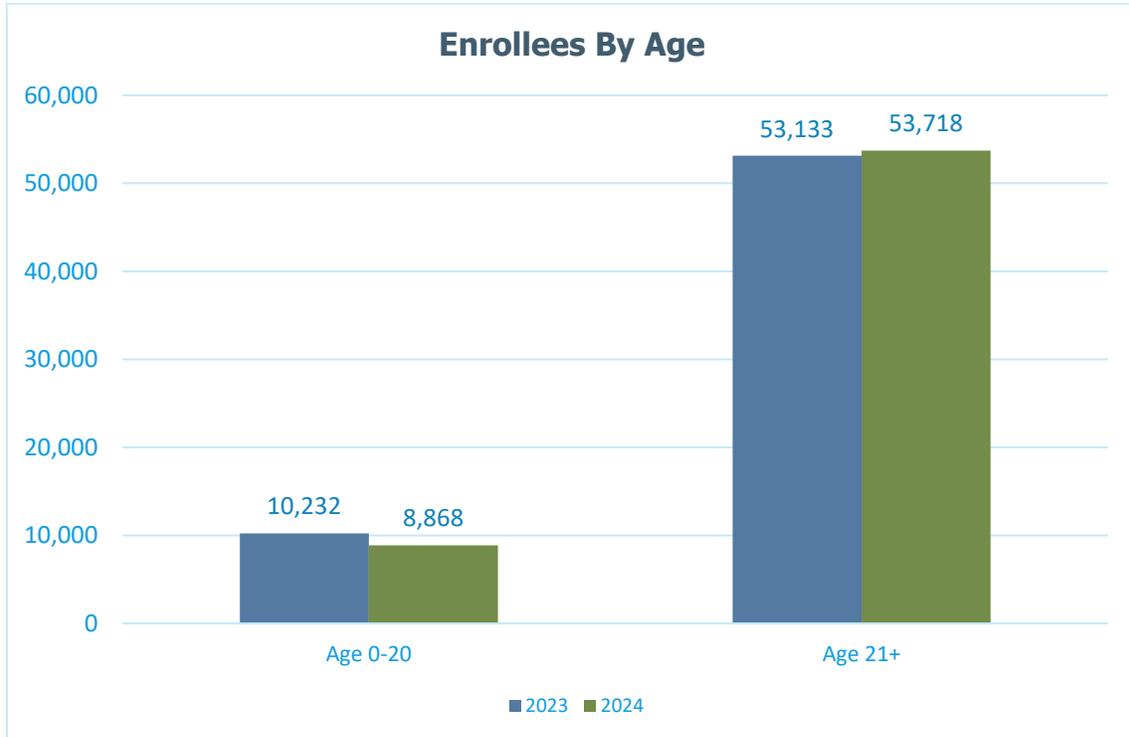
This report presents an overview of enrollment trends, affordability of health insurance coverage through the marketplace and key operational and marketing changes that took place during the 2024 OE.

## 2024 OPEN ENROLLMENT TRENDS

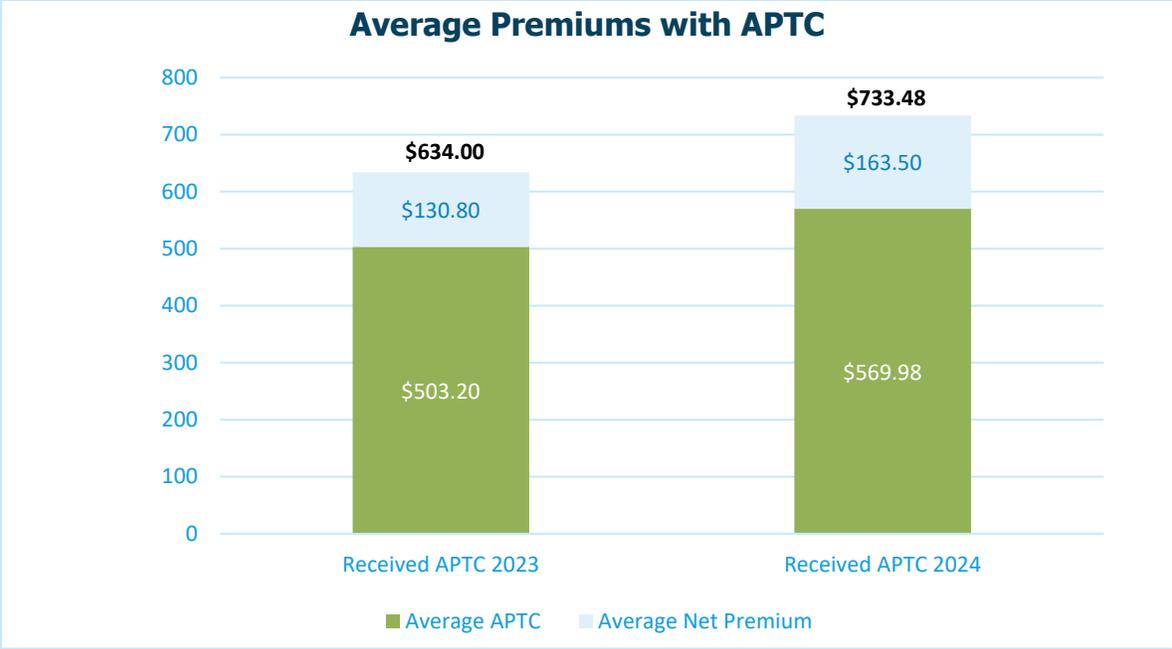
1. **More than 62,500 Mainers, including more than 10,200 new consumers, selected health insurance plans through CoverME.gov during the 2024 OE.** The remainder were returning consumers who actively re-enrolled or were automatically re-enrolled in a plan. Another 7,950 consumers, including over 2,000 new consumers, selected standalone dental plans through CoverME.gov during 2024 OE.



2. **While more adults enrolled in health coverage, fewer children enrolled, likely as a result of expanded eligibility for MaineCare.** As expected, the marketplace saw a decrease in enrollment of consumers aged 20 and younger following the Legislature’s expansion of eligibility for MaineCare (Medicaid) coverage for children under age 21, which took effect in October 2023. Eligibility increased to 300 percent of the federal poverty level, or \$90,000 annually for a family of four. CoverME.gov saw 13 percent fewer individuals aged 20 and under enrolling in health coverage during open enrollment for 2024 compared to 2023.

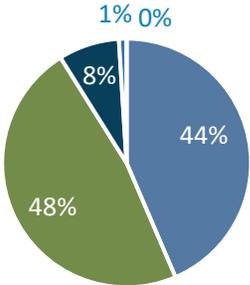


3. **Expanded financial assistance helped shield eligible CoverME.gov consumers from significant premium increases.** While average premiums set by insurance companies rose in Maine and many other states in 2024, premiums paid by consumers qualifying for financial assistance increased by less than \$33 per month, on average, thanks to ongoing enhanced premium assistance from the federal government.



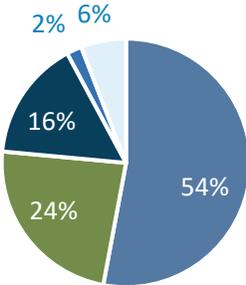
4. **Consumers with financial assistance chose comprehensive coverage with lower out-of-pocket costs.** Fifty-seven percent of those who qualify for financial assistance to pay monthly premiums enrolled in a plan that covers at least 70 percent of out-of-pocket costs (i.e., silver, gold, or platinum plans), compared to 42 percent of those who do not receive premium assistance. Sixty percent of those who do not receive financial savings chose plans with relatively higher deductibles and copays.

**Consumers with Financial Assistance**



- Bronze
- Silver
- Gold
- Platinum
- Catastrophic

**Consumers without Financial Assistance**



- Bronze
- Silver
- Gold
- Platinum
- Catastrophic

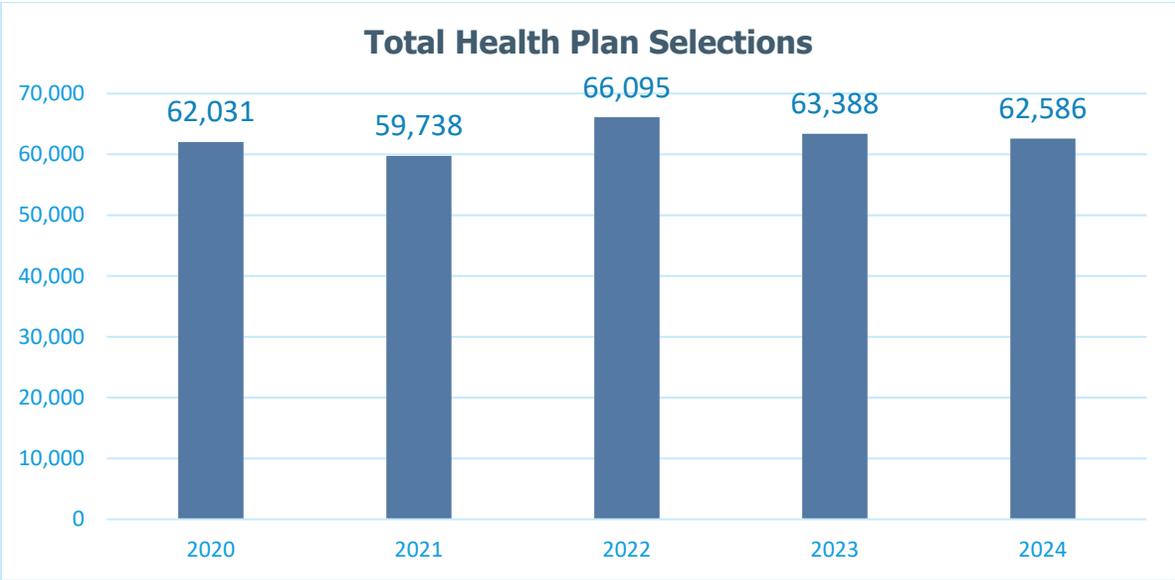
The Office of the Health Insurance Marketplace (OHIM) worked diligently to improve the consumer experience on the Marketplace this year, as well as to improve its partnership with insurance carriers. Through several technological advancements and updates, consumers experienced faster and more accessible assistance when contacting the Consumer Assistance Center and more frequent, and direct communications through personalized emails.

## OPEN ENROLLMENT BY THE NUMBERS

2024 Open Enrollment started on November 1, 2023, and continued through January 16, 2024. Generally, plan selections made by December 15, 2023, resulted in coverage beginning January 1, 2024, and plan selections made by January 16, 2024, resulted in coverage beginning on February 1, 2024.

### TOTAL OPEN ENROLLMENT PLAN SELECTIONS

Overall, 62,586 Maine people selected 2024 health plans on CoverME.gov during the Open Enrollment. Enrollment was relatively consistent with 2023 OE, down just 1 percent year-over-year. The October 2023 implementation of the expansion of MaineCare eligibility for children in households with income up to of 300 percent of the federal poverty level contributed to shifting financial assistance for, and enrollment of, children from CoverME.gov to MaineCare. An increase in adults covered through 2024 OE plan selections kept overall plan selections close to last year’s levels.

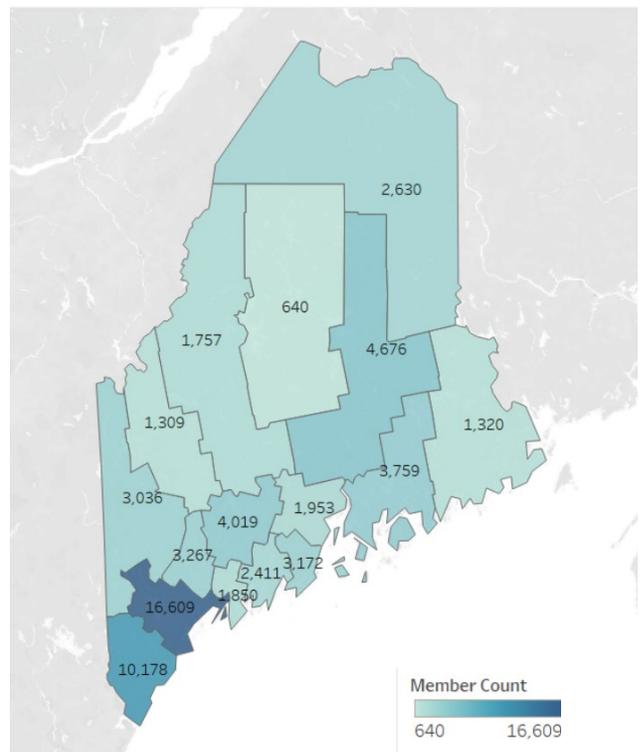


Historically, member transitions between the marketplace and MaineCare are not uncommon and happened quite frequently prior to the COVID-19 Public Health Emergency (PHE). Typically transitions peak during OE, as renewal processes may result in eligibility changes. During the PHE, to promote stability of coverage during the pandemic, states were required to maintain enrollment of nearly all Medicaid enrollees, in return for an increase in federal Medicaid matching payments. As a result, people who would otherwise lose eligibility due to increased earnings, change of family status, or other reasons, remained covered by MaineCare. During this time, there were fewer transitions of coverage between MaineCare and CoverME.gov than prior to the PHE.

The resumption of the regular renewal process began in April 2023. This process is known as the “unwinding” of the continuous coverage requirement. Unwinding redeterminations will be carried out through October 31, 2024. Maine DHHS estimates that the total number of MaineCare members who will be disenrolled through unwinding will range from 65,000-75,000 by the time it ends in November 2024. At the end of January 2024, a little over 28,000 members had been disenrolled from MaineCare through unwinding. As unwinding continues, CoverME.gov expects its enrollment to grow as some of those who lose MaineCare coverage transition to CoverME.gov.

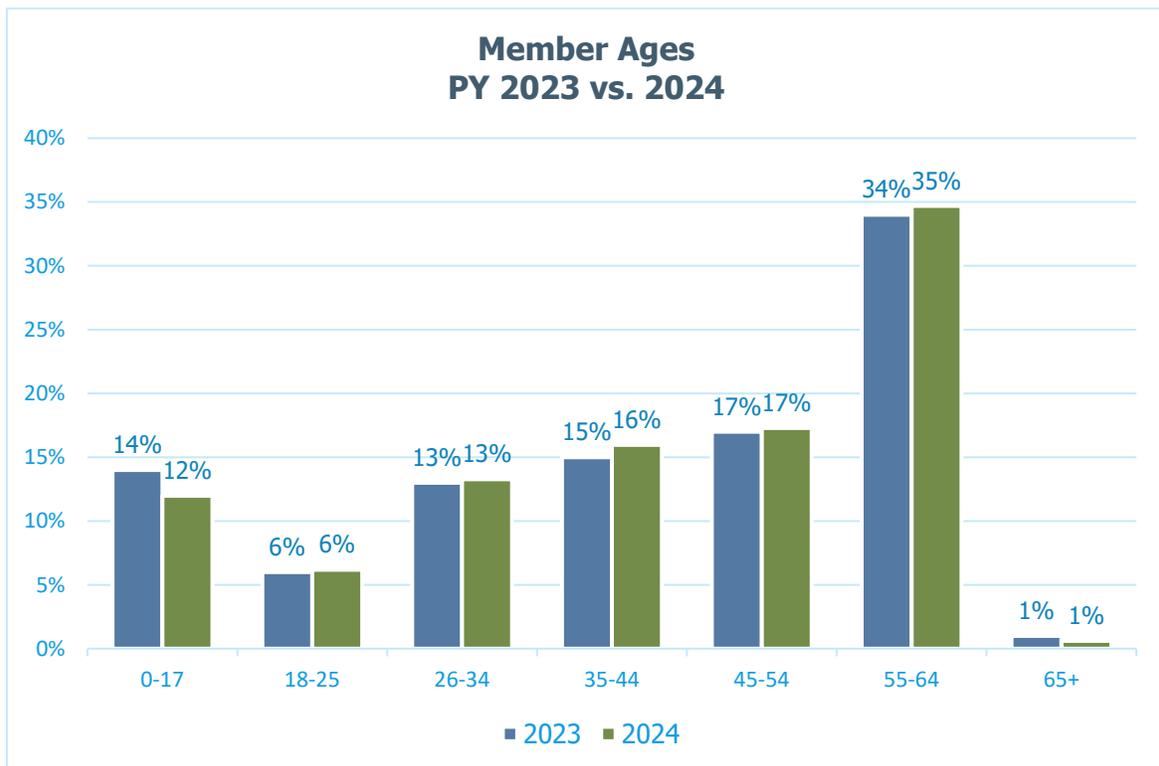
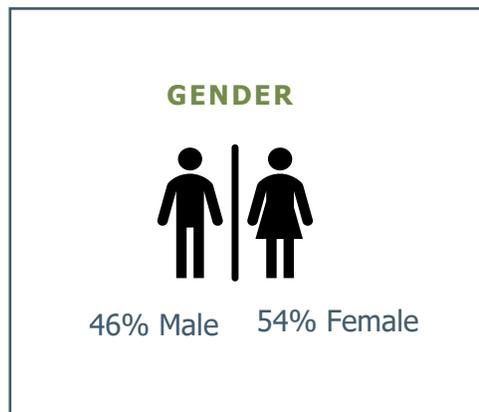
## ENROLLMENT BY COUNTY

The largest number of enrollments across the state are in the most populated counties – Cumberland and York. However, the counties with the highest coverage per capita of CoverME.gov consumers are Knox County, followed by Lincoln and Hancock counties.



## CONSUMER DEMOGRAPHICS

CoverME.gov members are predominately female, and more than half are over age 45. While the youngest demographic, ages 0-17, declined by 2% (see more in Key Takeaways), the number of consumers ages 35-44 and ages 55-64 both increased by 1%.



While more than a third of enrollees did not share their race/ethnicity, 50 percent identified as White, 12 percent Mixed Race, 1 percent Asian, and less than 1 percent

Black or African American, Native Hawaiian or Pacific Islander, or American Indian/Alaska Native.

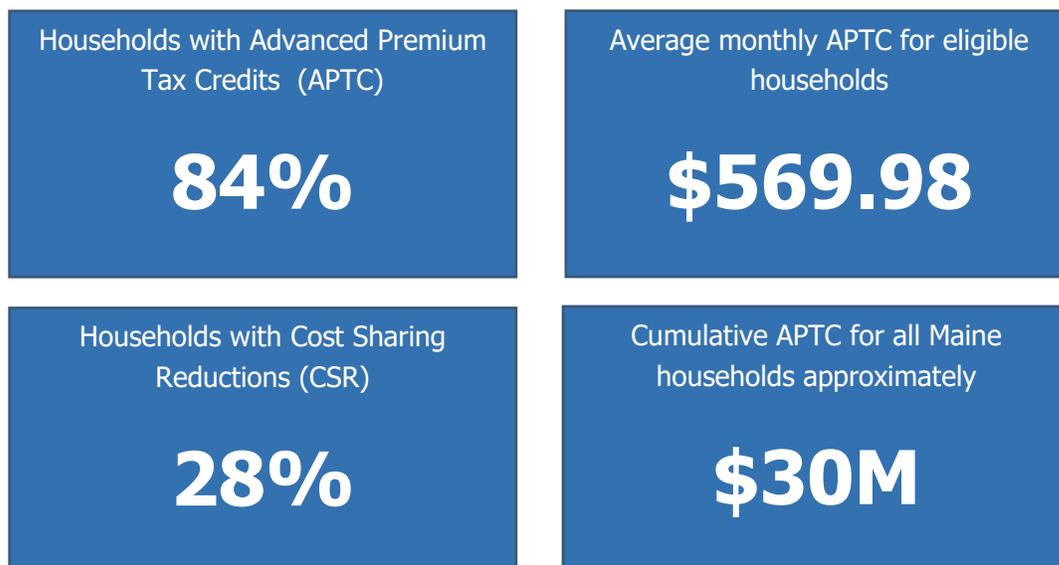
## AFFORDABILITY OF PLANS

A key feature of health insurance marketplaces is the availability of premium and cost-sharing subsidies based on household income. This financial assistance helps individuals and families afford private health insurance coverage, especially when it is not available to them from an employer and they do not qualify for other health coverage programs like MaineCare or Medicare. More than 4 out of 5 CoverME.gov enrollees who selected plans during 2024 OE qualified for, and chose to take advantage of, financial assistance that lowers their monthly premiums, called Advanced Premium Tax Credits (APTC).

Among those enrolled with APTC, the average monthly premium financial assistance was \$569.98. During 2024 OE, CoverME.gov saved Maine households approximately \$30 million in monthly premium costs as a result of providing them access to APTC.

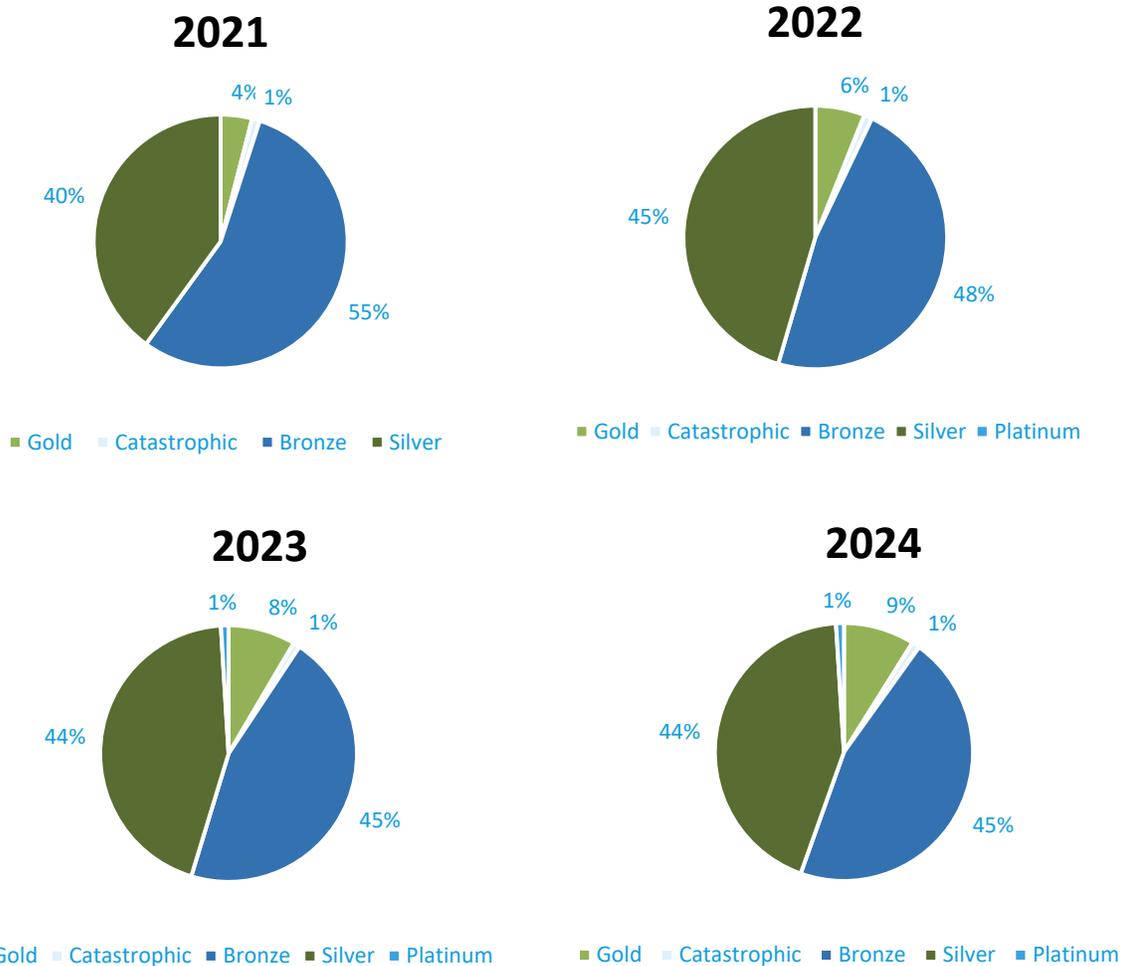
The average net monthly premium paid by those receiving APTC is \$163.50, while the average monthly premium paid by those who do not receive APTC is \$573.13.

Some people who are eligible for APTC are also eligible to receive additional financial assistance that helps lower out-of-pocket costs like deductibles, copays and coinsurance. This additional financial assistance is called Cost-Sharing Reductions (CSRs). CSRs are only available for individuals and families who meet the income eligibility and choose to purchase a silver plan. During 2024 OE, more than 1 in 4 enrollees qualified for CSRs.



## PLAN SECTIONS BY METAL LEVEL

A promising trend in 2023 was movement into higher value plans, which generally have a higher monthly premium, but cover more of an individual’s out-of-pocket health care expenses. With the exception of the catastrophic category, the health plans offered on CoverME.gov are categorized into four metal levels: bronze, silver, gold, and platinum. Metal levels indicate how consumers and insurance plans split the cost of health care expenses, with the higher metal levels having lower cost-sharing levels for consumers. This year, we saw the selection of metal plans remain relatively consistent overall.



As mentioned earlier in the report, those receiving APTC, on average, chose health plans with lower out-of-pocket costs at higher rates than those who do not receive APTC. This data demonstrates what may seem obvious – individuals and families prefer

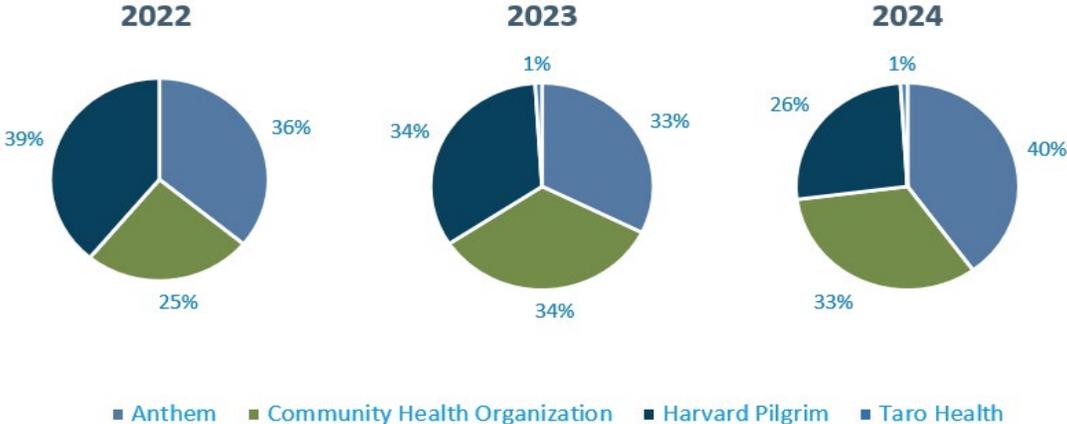
to purchase health coverage with lower out-of-pocket costs if they can afford the monthly premium. Research shows that higher out-of-pocket costs can lead to individuals and families delaying and avoiding care, including preventive and necessary care. In addition, high medical out-of-pocket costs can result in medical debt for some households. As such, financial assistance available through Maine’s state-based marketplace can help keep Mainers healthy, prevent medical debt, and free up financial resources for other household needs and expenditures.

**MARKET SHARE BY CARRIER**

CoverME.gov’s Plan Selection tool allows consumers to compare plans across health insurance carriers. Clear Choice plan design makes it easier for consumers to compare plans with the same levels of coverage and out-of-pocket costs, so that consumers can more easily compare plans based on factors such as monthly premiums, provider networks, and customer service. This helps increase competition among health insurance carriers, demonstrated by significant shifts in market share for 2024 OE.

While Community Health Options gained significant market share during 2023 OE, Anthem was the carrier gaining significant market share during 2024 OE. This year, Anthem increased their share by 7 percentage points, while Harvard Pilgrim declined by 8 percentage points. Taro Health, a new carrier in 2023 OE, expanded its footprint beyond Cumberland County into Sagadahoc, Lincoln, and York counties in 2024 OE and retained a 1 percent share. Community Health Options’ market share remained about the same.

**Market Share by Carrier**



## MARKETING AND OUTREACH

Marketing and outreach to support awareness of Open Enrollment was a significant focus for CoverME.gov between November 1, 2023, and January 16, 2024. The CoverME.gov efforts reached Mainers through a multi-platform approach. The approach included traditional, digital, social, and earned media to achieve a substantial reach and frequency. These efforts also extended into the priority audiences and drove them to CoverME.gov to take the first step in shopping for coverage. This year, our campaign was targeted at expanding the audience and messaging to reach those re-enrolling CoverME.gov members, new Mainers, and uninsured Mainers, with a specific focus on reaching younger audiences through the use of short-form videos on social media platforms. The strategy also included targeted banner ads and search engine optimization.

Branding of CoverME.gov focused on its role as the one-stop shop for Mainers to browse and compare health plans, find savings, and get covered. The campaign sought to increase awareness of CoverME.gov and decrease the barriers to enrollment, including lack of knowledge about CoverME.gov and availability of financial assistance. Since many people view shopping for health coverage as something complex and overwhelming, a marketing goal was to make the task more straightforward and relatable. It also sought to increase the motivations of protection and peace of mind.

TV ads included a tone of relatable humor: how activities like finding matching socks, and purchasing health coverage, shouldn't be so hard and highlighting how CoverME.gov works to help make purchasing health coverage easier. Short-form social media videos helped explain and highlight the availability of financial assistance and comprehensive coverage.

## DIGITAL MEDIA

- Utilized Google (search, display ads, video), Microsoft Search, and social media platforms (e.g., Facebook and Instagram)
- Optimized weekly with adjustments made across channels
- 9.7 million impressions



Find a health insurance plan at  
**coverME.gov**

Banner ad



Short form [video](#)



Television [ad](#)



Bus shelter ad

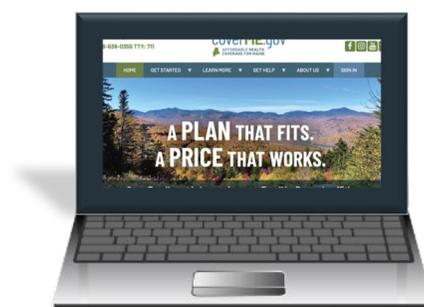
## TRADITIONAL MEDIA

- Broadcast, cable, and streaming TV, broadcast and streaming radio ads ran statewide
- Out-of-home-transit ads, including bus wraps, bus shelter signs, and interior bus transit cards ran across Portland, South Portland, Bangor, Biddeford, Saco, Old Orchard Beach, and Lewiston and translated into 4 languages
- Print and video ads and an underwriting message on Amjambo Africa and Maine Public News Connect to reach new Mainers
- 16.5 million impressions



CoverME.gov also reached consumers through thousands of mailed notices and email campaigns, designed to create awareness and drive action. Personalized, multi-touch email campaigns included messages for re-enrollees who needed to provide information in order to be assessed for financial savings, new consumers who started, but didn't complete their applications or needed to select a plan in order to enroll. Additional emails were targeted to people turning age 26 who were aging out of their parents' plans, people who qualified for CSRs and would benefit from more coverage at a similar price in a silver plan, and consumers who were not re-enrolled automatically. Consumers were highly engaged in these communications with an average click through rate of 63 percent and email open rate of 7 percent – both significantly higher rates than insurance and healthcare industry benchmarks.

The CoverME.gov marketing and outreach efforts translated into significant use of the CoverME.gov website, which saw 146,394 visitors between November 1, 2023, and January 16, 2024, more than three times the 43,495 visitors from 2023 OE. In addition, the [Plan Compare Tool](#), which allows people to compare plans side-by-side with regard to plan features, benefits, provider networks, prescription drug coverage, and total out-of-pocket costs, including premiums, deductibles, and estimated costs for services, had 41,199 users – an increase of 6,755 users compared to 2023 OE.



## **COVERME.GOV OPERATIONAL INNOVATIONS**

For CoverME.gov's third Open Enrollment, OHIM focused on improving carrier relations, as well as the consumer experience through the Consumer Assistance Center and the CoverME.gov platform. These efforts were aimed at improving efficiency of operations and the overall consumer experience.

### **A RENEWED FOCUS ON CARRIER RELATIONS**

This 2024 Open Enrollment marked a renewed focus on carrier relations that helped strengthen processes and partnerships to help improve operations of CoverME.gov. New OHIM team members are focused on relationship building with carriers and continued improvements to ensure monthly reconciliation discrepancy numbers decrease. Other key operational improvements include a new CoverME.gov carrier

portal that was introduced in August 2023. The portal provides access for carriers to view CoverME.gov records in real time, creating a more efficient workflow and saving time for both carriers and OHIM team members.

Also, a CoverME.gov Enrollment Reconciliation Guide was launched to provide carriers with an overview of the enrollment reconciliation process, a description of roles and responsibilities, and resources for successful completion of monthly reconciliation. Reconciliation is a mandatory monthly process required by the Centers for Medicare and Medicaid Services (CMS) to review and make any necessary corrections to data such as member eligibility, enrollment status, and payment status. This process ensures the accuracy of issuers' policy-based payments from CMS, and also prevents consumers from receiving incorrect 1095-A Forms.

## **CONSUMER ASSISTANCE EXPERIENCE IMPROVEMENTS**

Increased awareness resulted in record call volume for the CoverME.gov's Consumer Assistance Center, up 12 percent from 2023. CoverME.gov answered an average of 544 calls per day and made calls to consumers who requested a call back to help ensure anyone who wanted coverage could get enrolled in a timely manner. The Consumer Assistance Center is where consumers find help answering their questions about enrollment, shopping for plans, eligibility, and more by trained customer service representatives. The center was open 8:00am – 8:00pm on weekdays and 9am – 5pm on Saturdays, as well as some extended hours prior to major deadlines throughout Open Enrollment, providing both phone and chat functionality. Throughout the 2024 Open Enrollment, the Consumer Assistance Center received 32,406 calls and 5,625 chats, with an average wait time for calls of 14 seconds, down 60 percent from 2023 OE.

The Consumer Assistance Center implemented a triage/transfer process for peak call times during deadline dates to quickly capture consumers' contact information and the reason for calling before moving the consumer to a transfer queue. This change helped connect consumers more quickly with a representative. It also allowed the call center to collect important information necessary to make call-backs if calls were abandoned during longer than average wait times. Implementing a strategy for callers to speak to someone quickly allowed a call center representative to communicate to consumers what to expect and to provide reassurance that they will be helped regardless of extended wait times ahead of deadline. As a result of this triage system, the call center

was able to make three callback attempts for every abandoned call, minimizing lost contacts during peak call volumes, especially on deadline days. Additionally, improvements were made to the automated response main menu options in order to streamline and make options clearer for callers.

## CONSUMER SATISFACTION

Consumer satisfaction with the Consumer Assistance Center’s performance remained steady from the previous Open Enrollment, with overall satisfaction ratings of over 93 percent, a half of a percent difference from the 2023 OE, despite the significantly higher call volume.

Consumer Satisfaction Surveys			
	Plan Year 2022	Plan Year 2023	Plan Year 2024
<b>October</b>	<b>76.78%</b> 848 calls received	<b>93.94%</b> 3,453 calls received	<b>92.83%</b> 4,610 calls received
<b>November</b>	<b>83.85%</b> 13,881 calls received	<b>93.12%</b> 10,144 calls received	<b>93.74%</b> 10,539 calls received
<b>December</b>	<b>86.7%</b> 17,623 calls received	<b>93.71%</b> 13,240 calls received	<b>91.93%</b> 15,079 calls received
<b>January 1-15 (January 16 in 2024)</b>	<b>89.15%</b> 7,256 calls received	<b>94.47%</b> 5,507 calls received	<b>93.84%</b> 6,788 calls received

On average, the Consumer Assistance Center answered 544 calls per day with the first major deadline day, December 15<sup>th</sup>, seeing the largest volume of calls for the 2024 Open Enrollment with 1,988 calls answered between 8am and midnight.

## CONSUMER ASSISTANCE CENTER RESPONSIVENESS

2024 CALL CENTER PERFORMANCE	
Calls Received	32,406
Calls Abandoned	175
Chats Received	5,625
Chats Abandoned	32
Average Wait Time	14 seconds
Average Call Handle Time	11 minutes. 44 seconds
Outbound Calls	12,825

### PLATFORM IMPROVEMENTS

Several platform improvements were made throughout 2023 and early 2024 to improve and simplify the consumer experience and implement important rule changes to help increase access to health care. Changes were implemented to reflect a new Maine law, which expanded MaineCare (Medicaid) eligibility for children under the age 21. The policy was effective October 2023 and expanded eligibility to 300 percent of the federal poverty level. Other platform improvements included implementing the Notice of Benefit and Payment Parameters (NBPP) for 2024 to accept a household’s attestation when tax return data to verify attested projected annual household income is not available from the IRS. The original timing disproportionately impacted minority communities so this fix automatically implements a 60-day extension for all households, in addition to the 90 days currently provided, to allow sufficient time to provide documentation to verify household income.

Additionally, user interface improvements were made to the consumer’s homepage to display only the current plan year enrollments and add more plan details to make the experience more user-friendly. Improvements were made to account navigation to make it easier to return to the homepage.

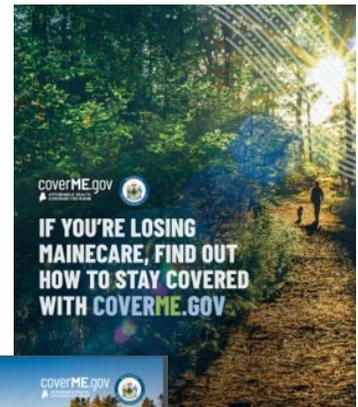
For consumers who utilize a Special Enrollment Period (SEP), clearer text was added to ensure consumers knew when their SEP started, and language was added regarding the correct use of SEPs. Finally, more automatic processes in the system were implemented to reduce manual workarounds for caseworkers.

## THE END OF THE CONTINUOUS COVERAGE REQUIREMENT

With the end of the federal COVID-19 Public Health Emergency (PHE) in May 2023, CoverME.gov adopted the temporary Special Enrollment Period (SEP) proposed by federal agencies (CMS/HHS). The SEP 'Recently Lost MaineCare' allows Mainers losing MaineCare to come to CoverME.gov outside of Open Enrollment and enroll in an individual market plan to avoid any gap in coverage. To help minimize a gap in health coverage, individuals found ineligible for MaineCare during their renewal process have their account transferred automatically to CoverME.gov to find affordable coverage. These consumers receive formal notices about the referral from both OFI and CoverME.gov which continued throughout OE.

### UNWINDING

- CoverME.gov is conducting targeted outreach to those consumers, sending a series of marketing materials via postal mail for multiple touches, co-branded with DHHS to help foster trust
- More than 13,000 households have received this 3-touch mailing series since June 2023
- Outbound calls have been made (based on availability of contact info and permissions) to more than 9,000 contacts
- Emails (based on contact availability and permissions) have been sent to more than 7,000 contacts



Brochure



Postcard

## **BROKER AND ASSISTER COMMUNITIES**

During 2024 OE, 138 Maine Enrollment Assistants and 504 certified brokers were available to Maine residents to help enroll in health insurance, at no cost to the consumer. These resources fulfill an important need for Maine people who want more one-on-one help applying for either MaineCare or a Marketplace plan, especially for those looking for in-person help near their home or workplace.

To help improve the education experience, recertifying brokers and assistants were provided with a shortened annual training for this OE, while new brokers and assistants needed to complete full training and pass a final exam, in addition to the current licensing requirements overseen by the Bureau of Insurance.

## **CONCLUSION AND ACKNOWLEDGEMENTS**

OHIM is pleased to present this report to outline our successful third Open Enrollment as a State-Based Marketplace. CoverME.gov continues to be a place for Mainers to shop for high quality, comprehensive health insurance, find assistance, and receive financial help.

OHIM would like to once again thank the partners that made a successful third year of CoverME.gov possible.