

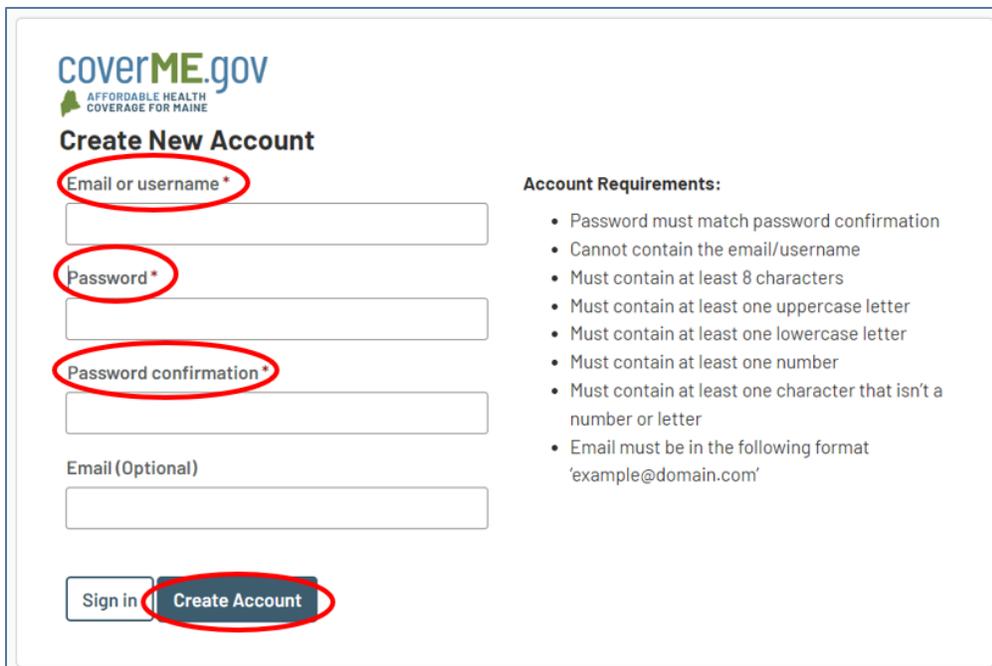
Creating Your CoverME.gov Account

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.

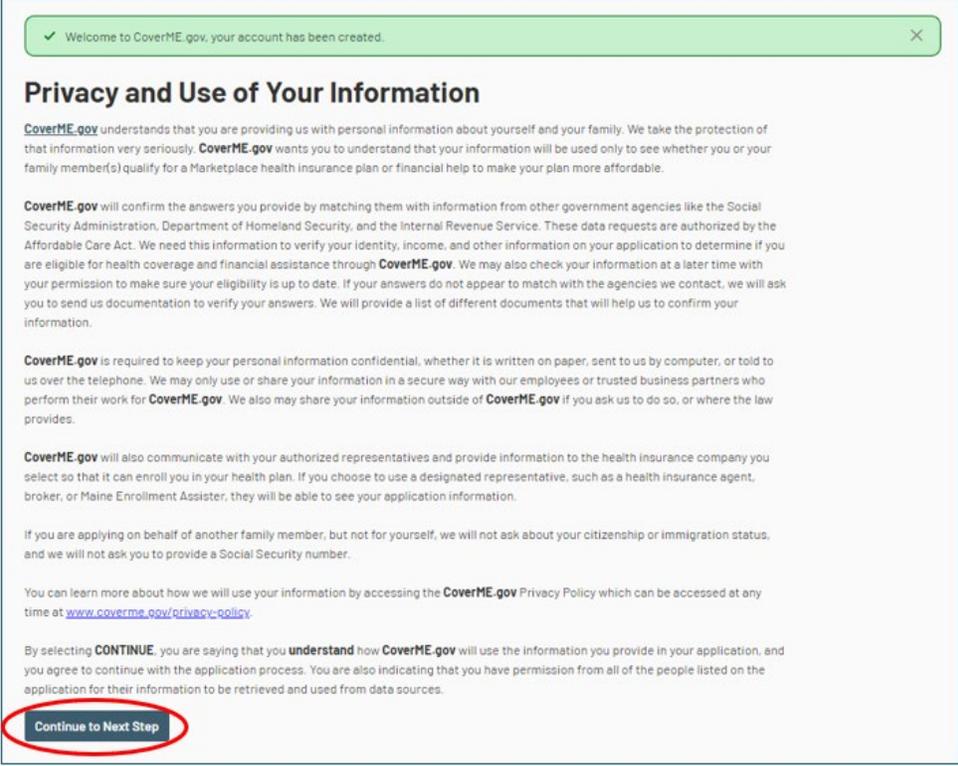


Step 2: When you are ready to create an account, follow [this link](#). This will bring you to the page below where you can create your CoverME.gov consumer account. Enter an email/username and a password, and press 'Create Account.'

A screenshot of the "Create New Account" form on the CoverME.gov website. The form is titled "Create New Account" and includes the following fields: "Email or username*", "Password*", and "Password confirmation*", all of which are circled in red. There is also an optional "Email (Optional)" field. At the bottom left, there are two buttons: "Sign in" and "Create Account", with the "Create Account" button circled in red. To the right of the form, under the heading "Account Requirements:", there is a list of requirements: "Password must match password confirmation", "Cannot contain the email/username", "Must contain at least 8 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", and "Email must be in the following format 'example@domain.com'".

Creating Your CoverME.gov Account

Step 3: Review the CoverME.gov Privacy and Use of Your Information and press '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 4: Enter your personal information, and press Continue. If you do not have an existing application on CoverME.gov, you will receive the following message in blue. Press 'Continue to Next Step' again to proceed with your new application.

Creating Your CoverME.gov Account

Account Setup

Tell us about yourself

Family Info

[Log Out](#)

Personal Information

i 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.

First Name * Middle Name Last Name * Suffix

Date Of Birth * Sex *
[Not sure?](#)

Social Security I don't have an SSN
[Not sure?](#)

Does Jane need coverage? *

Yes No
[Not sure?](#)

Continue to Next Step

Step 5: On the next screen, you can proceed with your application and fill in the rest of your demographic and contact information. At any point, if you wish to exit the application and continue later on, just log out and your information will be saved. You can sign in to finish your application any time using [this link](#), which can also be found on the CoverME.gov home page.

Demographic Information for Jane Doe

Is this person a US citizen or US national? *

Yes No
[Not sure?](#)

Is this person a member of an American Indian or Alaska Native Tribe? *

Yes No
[Not sure?](#)

Is this person currently incarcerated? *

Yes No
[Not sure?](#)

Race (check all that apply)

<input type="checkbox"/> White	<input type="checkbox"/> Filipino	<input type="checkbox"/> Native Hawaiian	<input type="checkbox"/> Other Pacific Islander
<input type="checkbox"/> Black or African American	<input type="checkbox"/> Japanese	<input type="checkbox"/> Samoan	<input type="checkbox"/> American Indian/Alaska Native
<input type="checkbox"/> Asian Indian	<input type="checkbox"/> Korean	<input type="checkbox"/> Guamanian or Chamorro	<input type="checkbox"/> Other
<input type="checkbox"/> Chinese	<input type="checkbox"/> Vietnamese		
	<input type="checkbox"/> Other Asian		

Ethnicity (check all that apply)

<input type="checkbox"/> Mexican	<input type="checkbox"/> Chicano/a	<input type="checkbox"/> Cuban
----------------------------------	------------------------------------	--------------------------------

Creating Your CoverME.gov Account

Step 6: To complete your application online, you will need to read and agree with authorization and consent statement then select 'Continue to Next Step.'

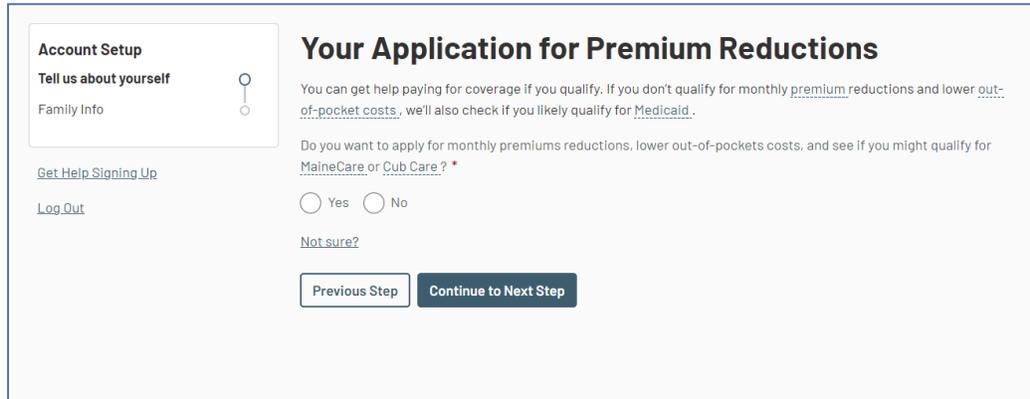
The screenshot shows the 'Authorization & Consent' step. On the left, there is a sidebar with 'Account Setup' and 'Tell us about yourself' (Family Info) with a progress indicator. Below it is a 'Log Out' link. The main content area is titled 'Authorization & Consent' and contains the following text: '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.' Below this is a paragraph: '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.' This is followed by a bulleted list of three items regarding identity verification, credit reports, and data access. At the bottom, there is a radio button selection: 'Select one of the following options to continue *' with 'I agree' selected and 'I disagree' unselected. At the very bottom, there are two buttons: 'Previous Step' and 'Continue to Next Step', with the latter being highlighted with a red oval.

Step 7: In the next step, you will verify your identity. CoverME.gov uses Experian to confirm your identity. If you cannot or do not want to verify your identity online, you may upload approved documents (see list of accepted documents). The CoverME.gov Team will need to review and approve what you upload before you can proceed (typically this takes 3-5 business days).

The screenshot shows the 'Verify Identity' step. On the left, the sidebar is the same as in Step 6. The main content area is titled 'Verify Identity' and contains the following text: 'We're sorry. Experian - the third-party service we use to confirm your identity - is unavailable. Please try again later.' Below this is a paragraph: 'If you cannot or do not want to verify your identity online using Experian, you need to upload document(s) proving your identity. The CoverME.gov team will need to review and approve what you upload before you can continue. This can take 3-5 business days.' Below this is a form with 'Application Type:' set to 'Phone' and a 'Confirm' button. There is a 'Documents FAQ' link. Below that is a section titled 'Household Members' with a card for 'Jane Doe'. The card shows 'Identity' as 'Outstanding' and has an 'Actions' dropdown menu and an 'Upload Documents' button. At the bottom, there are two buttons: 'Previous Step' and 'Continue to Next Step', with the latter being disabled.

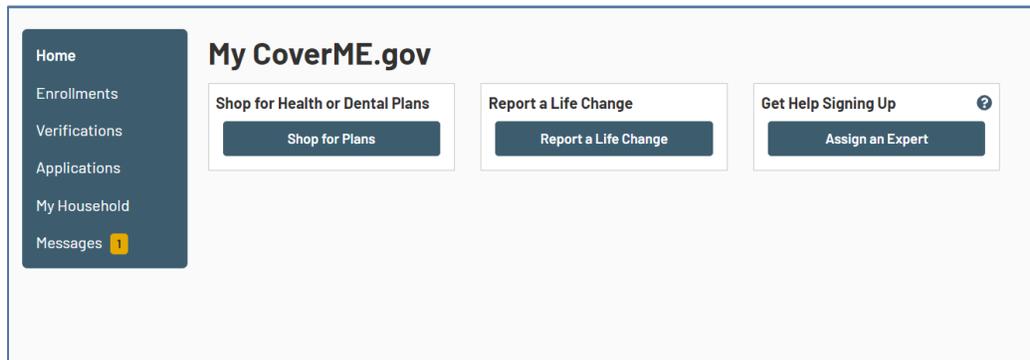
Creating Your CoverME.gov Account

Step 8: Next, you will be asked about applying for premium reductions. 85% of CoverME.gov members receive financial savings by including their estimated income for the upcoming year. Learn more about financial savings [here](#).



The screenshot shows a web form titled "Your Application for Premium Reductions". On the left, there is a sidebar under "Account Setup" with options: "Tell us about yourself" (selected), "Family Info", "Get Help Signing Up", and "Log Out". The main content area has the title "Your Application for Premium Reductions" and a sub-header "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." Below this is a question: "Do you want to apply for monthly premiums reductions, lower out-of-pockets costs, and see if you might qualify for MaineCare or Cub Care ? *". There are radio buttons for "Yes", "No", and "Not sure?". At the bottom are two buttons: "Previous Step" and "Continue to Next Step".

Step 9: Once you have completed the remaining questions for your account set up and added any family members, you can navigate to your home page to see any plan enrollments. There are buttons to shop for plans, report a life change, or assign an expert. By navigating through the menu on the left, you can upload verification documents, review or update your application information, and access your secure message inbox.



The screenshot shows the "My CoverME.gov" home page. On the left is a dark sidebar menu with options: "Home", "Enrollments", "Verifications", "Applications", "My Household", and "Messages" (with a notification icon). The main content area has the title "My CoverME.gov" and three primary action buttons: "Shop for Health or Dental Plans" (with a sub-button "Shop for Plans"), "Report a Life Change" (with a sub-button "Report a Life Change"), and "Get Help Signing Up" (with a sub-button "Assign an Expert" and a help icon).

Questions? Call us Monday through Friday from 8 a.m. to 5 p.m. ET at **1-866-636-0355, TTY: 711** or find a free, local help by visiting [CoverME.gov/localhelp](https://coverme.gov/localhelp).