

### **HIGHLIGHTS**

- **Starting November 1st**, CoverME.gov will open as Maine's new State-based Health Insurance Marketplace.
- Health Insurance Marketplaces help 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, affordable health coverage.
- CoverME.gov was made for Maine created by the State of Maine to address the unique needs of its people, its communities, and its insurance market. Maine can now customize the Marketplace to fit Mainers' needs and to tailor outreach and resources toward uninsured communities.
- Free enrollment help is available to help consumers find the plan that meets their needs and budget. People can visit **coverme.gov/localhelp** or call (866) 636-0355/TTY 711.
- All private health plans offered on CoverME.gov provide quality, comprehensive coverage that will protect consumers if they have an accident or major illness. Marketplace plans on CoverME.gov cannot turn you away or charge you more for having a pre-existing condition.
- This year, increased financial help is available to make coverage more affordable for more people than ever before.
- Along with the state's expansion of MaineCare in 2019, CoverME.gov is at the heart of Maine's effort to ensure that people can see their doctor, afford their medications, and stay healthy.

## **BY THE NUMBERS**

- For 2021, **59,738 Maine residents** signed up for a Marketplace plan during last year's Open Enrollment Period.
  - » Over 80% of current Marketplace consumers in Maine get financial assistance to lower their monthly and out-of-pocket costs for health care
  - » Over 70% of current Marketplace consumers in Maine can find a plan with a monthly premium of \$50 or less
- For 2022, 71 health plans will be available on CoverME.gov

### **WHAT'S NEW FOR OPEN ENROLLMENT 2022**

- An extra month of Open Enrollment, from November 1, 2021 to January 15, 2022.
- A new Plan Compare tool that allows shoppers to easily estimate eligibility for financial assistance, see likely costs and providers and prescriptions covered by different plans, and compare available plans without having to complete an application or create an account.
- **A Maine-specific website** with an **award-winning** user-friendly interface to make it easier to sign up for affordable health care.
- A Consumer Assistance Center dedicated to CoverME.gov that provides consumers with easily accessible, free help as they navigate the Marketplace. The Consumer Assistance Center can be reached at (866) 636-0355; TTY 711.
- Increased funding for local outreach and enrollment activities through the Navigator consortium, and a Maine-specific marketing campaign to reach uninsured and underinsured communities.

#### WHAT CONSUMERS NEED TO KNOW

- Consumers who already have coverage through the Federally run HealthCare.gov will receive notices from the Federal government and the Maine-based CoverME.gov about the transition to CoverME.gov and instructions on what to do next.
  - » Current HealthCare.gov consumers who have given permission for their eligibility to be redetermined will be automatically re-enrolled in their existing plan, or the most similar available plan, for 2022.
  - » Even though they will remain covered, existing consumers are encouraged to visit CoverME.gov and update their family and income information, as new plans and new financial assistance are available that may offer more affordable coverage that best meets the consumers' needs.
- **New consumers** who are currently uninsured, or who buy their own insurance outside of HealthCare.gov, should visit CoverME.gov to check their eligibility and plan options. Even people who did not previously qualify for financial help before may be eligible now thanks to recent nationwide policy changes.

# **KEY DATES**

**OCT. 15** 

Plan Compare tool is available on CoverME.gov for consumers to "window shop" for coverage options without having to complete an application or create an account. NOV. 1

Open Enrollment begins at CoverME.gov. Consumers will be able to create an account on CoverME.gov, apply for financial assistance, and shop for and enrol in health coverage. **DEC. 15** 

Enrollment deadline for coverage that begins **January 1** 

**JAN. 15, 2022** 

Enrollment deadline for coverage that begins **February 1** and the **end of Open Enrollment** for 2022 (enrollment is only allowed for the rest of 2022 if you experience a life change like the loss of a job or the arrival of a new baby)

