



# EASY ENROLLMENT LEGISLATIVE REPORT

NOVEMBER 2024

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# AUTHORIZING STATUTE

The Easy Enrollment program was passed by the Legislature and signed into [law](#) by Governor Mills in May 2022. The goal of the legislation, according to the bill sponsor, Rep. Richard Evans was: “meet people where they are;” “for Maine to be more innovative and more proactive in addressing the plight of the uninsured,...as well as those who have lost their jobs and job-related health insurance...[and] identify people who may qualify for low cost or no cost coverage of which they may be completely unaware.” He envisioned a program where the “Access should be as seamless, targeted and streamlined as possible.”

The law as passed consisted of the following components:

- 1040ME income tax check-off box
- Presumptive eligibility determination for MaineCare or CoverME.gov
- Consumer outreach
  - Office of the Health Insurance Marketplace (OHIM) notice to households with info about CoverME.gov and/or MaineCare
- Public education
  - OHIM and Department of Health and Human Services (DHHS), in consultation with the Bureau of Insurance (BOI), jointly develop targeted educational materials and programming
- Easy Enrollment Advisory Group
  - DHHS and BOI co-chairs
  - Convene and appoint members to advise on program implementation
- Data collection and annual legislative report
- Cross agency information sharing
- Rulemaking – DHHS and Department of Administrative and Financial Services (DAFS)

# IMPLEMENTATION ACTIVITIES

The Easy Enrollment Law went into effect in early August 2022 and, according to the statute, the tax check-off box would first appear on Maine income tax forms for tax years beginning on or after January 1, 2023. In July 2022, an internal stakeholder meeting was held, including staff from OHIM and Maine Revenue Service (MRS), to review the law and begin developing an implementation plan. Two additional internal meetings were held in July and August 2022.

During this transition time, MRS drafted proposed changes to the 1040ME form to implement the Easy Enrollment law. In the fourth quarter of 2024, the new OHIM director worked with MRS to finalize the amended income tax form. The new director worked with the OHIM team to research other states' implementation of easy enrollment laws.

During the first quarter of 2024, coinciding with the hiring of additional staff, a renewed effort focused on implementation of the law commenced, which included developing internal processes, internal stakeholder meetings and communications, beginning the rulemaking process, and establishing the advisory council.

## TAX FORMS

MRS amended the 1040ME form to include a check-off box for the Easy Enrollment program beginning with tax year 2023 forms. An image of the information added to the 1040ME form can be found below along with the accompanying instructions for that section of the form.

### 2023 FORM 1040ME PAGE 3

See the instructions and check each box that applies.	
HEALTH CARE COVERAGE	35a. <input type="checkbox"/> I would like the Maine DHHS, Office of the Health Insurance Marketplace (" <a href="https://CoverME.gov">CoverME.gov</a> ") to contact me to see if I or my household qualify for free or reduced-cost health coverage. I authorize MRS to share the information indicated in boxes 35b through 35e with <a href="https://CoverME.gov">CoverME.gov</a> .
	35b. <input type="checkbox"/> I <b>do not</b> have health care coverage
	35c. <input type="checkbox"/> My spouse <b>does not</b> have health care coverage.
	35d. <input type="checkbox"/> One or more of my dependent(s) <b>do not</b> have health care coverage
	35e. My preferred method of contact is (select one): <input type="checkbox"/> Mailing address listed on page 1 <input type="checkbox"/> Phone number listed on page 1 <input type="checkbox"/> Email address listed below

### 2023 FORM 1040ME INSTRUCTIONS

**Lines 35a-35e. Easy Enrollment Health Insurance Program.** Complete this section if you live in Maine and you, your spouse (if married), or any of your dependents do not have health insurance coverage and would like to be contacted by the Maine Department of Health and Human Services, Office of the Health Insurance Marketplace ("[CoverME.gov](https://CoverME.gov)") to determine whether you and/or your household are eligible for MaineCare or a [CoverME.gov](https://CoverME.gov) qualified health plan. Check all boxes that apply. You must check box 35a to authorize MRS to share your information with [CoverME.gov](https://CoverME.gov). Be sure to include the necessary contact information (your mailing address or phone number on Form 1040ME, page 1, or your email address on Form 1040ME, page 3).

Based on user experience in 2023, MRS revised the instructions for the 2024 tax year to help ensure consumers understood how to correctly complete the form and better direct consumers to provide the appropriate permission for MRS to share information with OHIM. A change in the numbering of the questions was also made due to unrelated changes to the form. Images of the revised check-off box and instructions for tax year 2024 can also be found below.

## 2024 FORM 1040ME PAGE 3

HEALTH CARE COVERAGE	See the instructions and check each box that applies.	
	36a. <input type="checkbox"/> I would like the Maine DHHS, Office of the Health Insurance Marketplace (" <a href="https://CoverME.gov">CoverME.gov</a> ") to contact me to see if I or my household qualify for free or reduced-cost health coverage. I authorize MRS to share the information indicated in boxes 36b through 36e with <a href="https://CoverME.gov">CoverME.gov</a> .	
	36b. <input type="checkbox"/> I do not have health care coverage	36e. My preferred method of contact is (select one): <input type="checkbox"/> Mailing address listed on page 1
	36c. <input type="checkbox"/> My spouse <b>does not</b> have health care coverage.	<input type="checkbox"/> Phone number listed on page 1
36d. <input type="checkbox"/> One or more of my dependent(s) do not have health care coverage	<input type="checkbox"/> Email address listed below	

## 2024 FORM 1040ME INSTRUCTIONS

**Lines 36a-36e. Easy Enrollment Health Insurance Program.** Complete this section if you live in Maine and you, your spouse (if married), or any of your dependents do not have health insurance coverage and would like to be contacted by the Maine Department of Health and Human Services, Office of the Health Insurance Marketplace ("[CoverME.gov](https://CoverME.gov)") to determine whether you and/or your household are eligible for MaineCare or a [CoverME.gov](https://CoverME.gov) qualified health plan. Check all boxes that apply. You must check box 36a, and at least one of boxes 36b-36d, and box 36e, to authorize MRS to share your information with [CoverME.gov](https://CoverME.gov). Be sure to include the necessary contact information (your mailing address or phone number on Form 1040ME, page 1, or your email address on Form 1040ME, page 3).

## DATA SHARING MEMORANDUM OF UNDERSTANDING

To facilitate the required data sharing between MRS and OHIM, a Memorandum of Understanding (MOU) was developed that outlines data sharing processes and procedures. It includes the following:

- MRS will share name, insured status for tax filer and household members, and the contact information tax filer designated as well as their preferred method of communication;
- Data will be shared three times a year: March 15, May 15 and August 15;
- Data will be shared via secure file transport process coordinated through OIT;
- All OHIM vendors with access to data must sign confidentiality agreement; and
- MOU is for one year period and will be renewed annually.

The MOU was signed and became effective on July 17, 2024. The first round of data including all individuals who checked the box as part of their 2023 tax filing was sent to OHIM from MRS on August 23, 2024.

## RULE MAKING

As part of the statutory requirements, OHIM is in the process of routine technical rule making. The proposed rule 10-144 Chapter 740 can be found [here](#) along with the proposed rule [fact sheet](#). In addition, both documents can be found as part of the appendix to this report. The purpose of the rule is to establish the processes and procedures to enable OHIM to identify taxpayers and/or members of the taxpayers' household who are uninsured and interested in learning about health coverage options for which they may be eligible or who are provisionally assessed as eligible, including MaineCare or a qualified health plan through the Marketplace. The rule consists of the following three sections:

- Process for provisionally assessing eligibility or informing tax filer of their insurance options;
- Process for issuing the special enrollment period for qualified tax filers and/or their household members; and
- Process for conducting outreach to households with members who may be eligible for MaineCare or a qualified health plan in the marketplace.

The proposed rule was published by the Secretary of State's office on October 16, 2024, and the comment period is open until November 22, 2024, at 5:00pm.

The authorizing statute for the Easy Enrollment program does envision a joint rule making process between DHHS and DAFS (MRS). However, MRS determined they did not see a need for rule making at this time so only DHHS moved forward with a proposed rule.

## ADVISORY GROUP

The Easy Enrollment authorizing legislation called for the establishment of an advisory group to advise the department on the following:

- State income tax form changes including the format of check-off boxes on income tax forms pursuant to [Title 36, section 5294](#)
- Effectiveness of the easy enrollment program under [section 5412](#)
- Feasibility of automatic enrollment in health care plans
- Improvements to outreach materials
- Issues related to necessary information required for establishing eligibility while maintaining confidentiality
- Proposed changes to improve the program

The advisory group is to be constituted as follows:

- The DHHS commissioner's and BOI superintendent's designees are co-chairs and convene the advisory group
- The chairs shall jointly appoint members to the advisory group, and members must include the stakeholders described in [section 5404, subsection 2, paragraph B](#) and include representatives of the DAFS/BOIs and professional tax preparers
- The advisory group shall meet at least 3 times a year and as often as necessary to carry out its advisory duties

The following chart details the membership of the advisory group, including the organization each member represents. Members were appointed in July and August of 2024.

Easy Enrollment Advisory Group	
Hilary Schneider, Office of the Health Insurance Marketplace, Co-chair	Joanne Rawlings-Sekunda, Bureau of Insurance, Co-chair
Debra Bartlett, DAFS, Bureau of Revenue Services	Vacant, Representative of Insurance Brokers
Ian Yaffe, Office of Family Independence	Beth Campbell, United Way of Southern Maine
Laura Harper, CoverME.gov Member	Patty Lovell, Western Maine Community Action
Kate Ende (primary), Consumers for Affordable Health Care	Marge Kilkelly, Dragonfly Cove Farm
Ceilidh Shea (alternate), Consumers for Affordable Health Care	Hibo Omer, New Mainers Public Health Initiative
Megan Hannan, Maine Community Action Partnership	Robert "Bobby" Martin, Maine Primary Care Association
Theresa Cochran, Wabanaki Public Health and Wellness	Dan Demeritt, Maine Association of Health Plans
Melissa Moody, MaineHealth Access to Care	Lisa J. Stoddard, Licensed Independent Agent



The Advisory Group held its first meeting on September 27, 2024. Information including the agenda, slides and a recording of the meeting can be found [here](#). Attendance at the meeting was strong, with all but one appointed member present and participating. There was active discussion among all members and helpful information was shared regarding connections for future outreach. OHIM outreach staff are working to follow up on information shared during the meeting. The next meeting of the Advisory Group is scheduled for January 24, 2025, at 9:00am. Information on how to register for that meeting can also be found at the link referenced above.

## **EASY ENROLLMENT TAX REFERRAL SPECIAL ENROLLMENT PERIOD (SEP)**

In order to facilitate enrollment into coverage through CoverME.gov, a Special Enrollment Period (SEP) was created and implemented within the CoverME.gov eligibility and enrollment system. As a result, OHIM created the Easy Enrollment Tax Referral SEP for consumers who have checked the box on their 1040ME to enroll in coverage outside of the Open Enrollment Period. Information on this SEP and the other SEPs available through CoverME.gov can be found [here](#).

The following are the Easy Enrollment Tax Referral SEP parameters:

- Begins on date of tax filing and ends 35 days from date the consumer contacts the marketplace after receiving initial outreach communication
- Requires assistance by the Consumer Assistance Center or OHIM to apply the SEP to the consumer's account
- Coverage is effective the 1st day of month after the date a plan is selected

## **OUTREACH CAMPAIGN**

CoverME.gov conducted one round of outreach to 4,149 individuals who correctly completed the Easy Enrollment section of their 2023 1040ME based on the taxpayer's preferred method of communication. The list OHIM received from MRS included names and contact information for 4,149 individuals, which included 1,613 mailing addresses, 512 phone numbers and 2,024 email addresses. After receiving data from MRS on individuals interested in obtaining information on health coverage through either CoverME.gov or MaineCare, OHIM began its outreach campaign. The campaign consisted of outbound calls conducted by the Consumer Assistance Center, emails sent through the email interface Active Campaign, and postcards sent by mail.

- Postcards were sent through a mail vendor on September 27, 2024, to 1,585 valid mailing addresses of the 1,613 that were provided to us in the data transfer. The



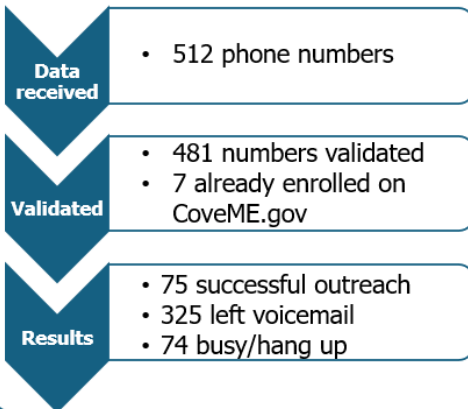
postcards were mailed standard pre-sort, for cost reasons. Due to the way they were mailed, we do not know how many were undeliverable.



- Our Consumer Assistance Center made 512 outbound calls between September 23, 2024, and October 9, 2024, to those individuals who had provided a phone number. Here is a summary of the results of those efforts:
  - 74 - Busy/Hangup
  - 325 - Left Voicemail, No Answer
  - 75 - Successful Outreach
  - 31 - Wrong Number/Out of Service
  - 7 - No call because already has active CoverME.gov enrollment
- According to the Customer Service Representatives who worked on this campaign, an estimated 15-20 percent of contacted individuals reached through this campaign remembered the checkbox from the tax form. This is equivalent to approximately 10-15 households of the 75 contacted.
- The Consumer Assistance Center has not flagged any inbound calls from consumers who stated they were returning calls from this campaign specifically (i.e., in response to the postcard or email).



## Outreach by phone, September 23 to October 9, 2024

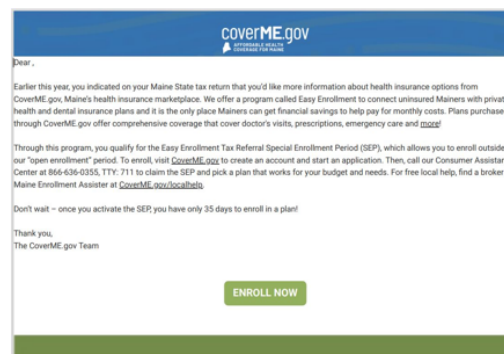
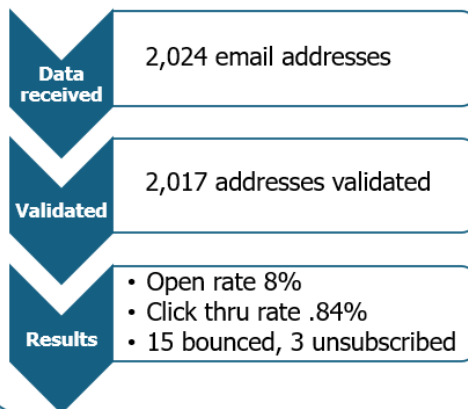


15-20% (or 10-15 households) recalled the check box from the tax return

- Emails were sent to the 2,017 valid addresses of the 2,024 total addresses on September 24, 2024, using Active Campaign. The email had an 8 percent open rate, .84 percent click through rate (or 17 people), 3 people unsubscribed, and 15 emails bounced back as undeliverable. CoverME.gov did not receive any direct responses to the email. The open rate and click-through rate for this email campaign was significantly lower than CoverME.gov's typical email campaigns sent during open enrollment. For example, during our 2024 Open Enrollment campaign our average email open rate was 63 percent, with a 7 percent click through rate.



## Outreach by email, September 24, 2024



Larger samples of the email and the postcard can be found in the appendix to this report.

# DATA REPORTING

Below is a summary of statistics for the Easy Enrollment program as of November 1, 2024:

Easy Enrollment Summary Statistics	
4,149	Number of persons who marked the check-off boxes on tax returns as described in <a href="#">section 5412, subsection 1</a>
0	The number provisionally assessed as eligible by the marketplace for benefits under the MaineCare program or a qualified health plan in the marketplace
0	The number who enrolled in the MaineCare program
7	The number who enrolled in qualified health plans in the marketplace*
0	How many enrolled in a qualified health plan in the marketplace who were eligible for financial assistance
N/A	Demographic data on enrollment

\*These 7 individuals had coverage through CoverME.gov at the time of the outreach campaign. Three had enrolled in their coverage during a prior Open Enrollment period and thus had coverage at the time they completed the check-off box on their tax return. The remaining four used the following SEPs to enroll in coverage at some point during 2024: COBRA subsidy expiring, lost or will soon lose other health insurance (2), got married.

## CHALLENGES

### STAFFING AND TRANSITION LIMITATIONS

The Easy Enrollment law went into effect during the summer before Maine's second open enrollment period operating as a state-based marketplace. Maine's state-based marketplace has fewer staff, compared to most state-based marketplaces across the country. In addition, with the departure of OHIM's founding director and staff turnover during the transition time prior to a new director joining the office in September 2023, the focus of the state-based marketplace team was on successful implementation of Open Enrollment and increasing awareness of CoverME.gov. These limitations resulted in an elongated implementation of the Easy Enrollment program, becoming more consistent and focused in 2024, with the addition of new staff. Moreover, these delays resulted in the first transfer of consumer information coming from MRS

to OHIM at the end of August 2024. Consumers received outreach in September 2024, when many likely filed their tax returns and checked off the box in the first quarter of 2024, five or more months earlier.

## **SIGNIFICANT OPERATIONAL CHANGES WITH LIMITED RESOURCES**

Implementing the Easy Enrollment Special Enrollment Period required technical changes in CoverME.gov's eligibility and enrollment system, development of call center scripting, drafting and designing outreach materials, training call center representatives, identifying and securing vendors to carry out mailing, all while the office prepared for open enrollment. Despite these new operational expenses, the authorizing legislation did not allocate additional resources to OHIM for the work and required implementation within the office's existing resources. Without additional resources, the implementation activities had to be weighed against "normal" operational priorities and timelines. An individualized and multi-channel outreach campaign was not possible when the data received from MRS only included one source of contact information for each tax household.

## **OUTREACH RESOURCES AND TIMING ROADBLOCKS**

Consumer outreach to individuals who checked the Easy Enrollment box on their 2023 tax return was limited to one round of outreach. We are currently assessing whether a second round of outreach would be an effective use of resources after we have completed our 2025 Open Enrollment campaign. This limitation was related to both financial and staffing resources. Without additional appropriations for funds outside our standard operational budget we were limited in the material that could be created and the cost of doing multiple rounds of outreach. In addition, the timing of the information receipt from MRS meant we were stretching our already thin staffing resources across both this outreach campaign and critical activities needed for our open enrollment preparation ahead of a November 1 start.

The transitional nature of the Office of the Health Insurance Marketplace also meant that it was not feasible to carry out a comprehensive consumer education campaign prior to the checkbox appearing on Maine's 2024 income tax form or before consumer communication began this year.

## **INABILITY TO CONDUCT PRESUMPTIVE ELIGIBILITY**

The original intent of the Easy Enrollment legislation was to allow enough information to be shared from MRS to OHIM so that OHIM would be able to conduct a review of the consumer's information to make a presumptive eligibility determination. Statutory limitations on what information MRS was able to share, and how they safeguard tax information have made it

impossible for OHIM to issue presumptive eligibility to anyone participating in the Easy Enrollment program. This hinders both the ease with which people can enroll through the program as well as the information we are able to share with individuals during our initial outreach. In other states that conduct presumptive eligibility, outreach to consumers typically leads to a higher level of engagement than we are seeing. They can provide a consumer with information on a few plan choices, an estimate of how much coverage will cost, and what financial savings might be available to them as part of their first contact. In some cases, marketplaces are even able to create an account on behalf of the individual in their enrollment system, which reduces another barrier to accessing coverage. In these states, they can make an immediate referral to their Medicaid agency if the consumer's financial information qualifies them for this coverage.

## **STATUTORY LANGUAGE CONFLICT**

As written, the current statute has conflicts in terms of practical application of this program. More specifically, Title 36 M.R.S. § 191(1) prohibits any public official or any employee or agent of the bureau to inspect willfully any [tax] return or examine information contained on any return, for any purpose other than the conduct of official duties. This prohibition applies to both state tax information and federal tax information filed as part of a state tax return. Title 36 M.R.S. § 191(1) (RRR) contains an exception to this provision for the implementation of the Easy Enrollment Program, however, the exception limits the permitted disclosure to the information required to be included on the Maine tax return under 36 M.R.S. § 5294, or the checkoff boxes. As such, MRS is unable to share the taxpayer's adjusted gross income and household size with OHIM, which would allow OHIM to conduct presumptive eligibility for CoverME.gov or MaineCare coverage. As highlighted above, due to the inability for MRS to transfer the required tax information to OHIM to make presumptive eligibility determinations, the law isn't being implemented as intended.

In addition, there is also a conflict in language related to how individuals will be contacted after completing the tax check-off. The portion of the statute related to OHIM consumer communication activities (Title 22 M.R.S. §5412(1)) requires individuals to be contacted at their home mailing address and also states that if the tax filer has included an email address or other form of contact, then OHIM must communicate with them using their preferred method of communication as outlined on the 1040ME form. The language in the statute relating to how MRS collects information on the tax form (Title 36 M.R.S. §5294(1)) says that the individual needs to provide only one preferred method of contact. Due to this discrepancy MRS does not provide mailing address for all individuals who have asked to participate in the Easy Enrollment program, but instead are only providing this information for those who have selected mailing address as their preferred method of communication.

## **DELAY BETWEEN TAX FILING AND OUTREACH**

Communication from CoverME.gov to those individuals who checked the box on their 2023 1040ME occurred upwards of 5-6 months after they had filed their taxes. This delay in time may have impacted the individuals' interest in signing up for insurance, making them less likely to respond to the outreach we sent. Starting with the tax filings for 2024, we will receive tax information from MRS sooner and will be able to coordinate outreach closer to when individuals complete their tax return.

Another challenge that is related to outreach is that consumers may not be thinking about health insurance when completing their income tax return. Since there is no requirement for Mainers to have coverage, there may not be much of a link between health coverage and income taxes for people who do not have coverage or whose health insurance is not affordable. There may be other connections that would prove more fruitful – e.g., unemployment compensation applications, more prominent information in COBRA notices, and locations where consumers seek health care, to name a few.

## **HIGH ACQUISITION COSTS OF INSURANCE AND MEETING CONSUMERS “WHERE THEY ARE”**

According to industry trade publications, health insurance has one of the higher consumer acquisition costs across industries<sup>1</sup> with estimates for health insurance ranging from \$400-\$700 per consumer acquisition.<sup>2</sup> Customer acquisition costs are higher for entities that are new to a market and with lower brand recognition. This is because consumers may be less aware of the entity, may have less of an understanding of what they offer and lower levels of trust. For example, when CoverME.gov conducted brand awareness testing in the fall of 2023, most Mainers were unaware of the type of product that CoverME.gov offered. Unaided responses varied significantly. Another brand awareness test was conducted after Open Enrollment ended in early 2024 and after a significantly increased investment in marketing. Brand awareness increased significantly with more consumers aware of the fact that they could purchase health coverage through CoverME.gov.

Making it as easy as possible for consumers to enroll and take action when they are actively seeking coverage or ready to act is important. In addition, providing information in ways where consumers can more fully understand what is being offered, including how it benefits them, and through trusted messengers increases the likelihood of enrollment. Without presumptive eligibility and thus the opportunity to create an account for the consumer we are not taking full advantage of our limited opportunity to provide individuals with as much relevant information as possible to help remove barriers and make it more likely they are able to choose coverage in as few interactions with our enrollment system as possible.

# OPPORTUNITIES FOR PROGRAM IMPROVEMENT

The overarching purpose of the CoverME.gov marketplace in Maine is to allow consumers who are purchasing health coverage on their own to more easily compare plans and provide financial assistance to those who are eligible. The state-based marketplace plays an important role, alongside MaineCare, Medicare and employer-sponsored coverage, to achieve the goal of ensuring all Mainers have access to affordable, quality health coverage. With limited resources, the office must be focused on opportunities that are the most likely to achieve the highest return on investment.

The focus of OHIM, with our current level of financial and staffing resources, needs to be:

- Continuing to improve consumer experience through operational improvements;
- Building team experience and growing the team to better meet demands of a SBM;
- Continuing to raise brand awareness;
- Improving data collection and analysis around market saturation and opportunity;
- Focusing outreach on partnerships where highest return on investment is likely.

Amidst those pressing priorities, a few of the items we will be able implement in the coming year related to this program are as follows:

- Proactive education and outreach campaign ahead of the tax filing deadline
- Additional outreach connections through the Advisory Group, especially focused on accountants, volunteer tax preparers through the CA\$H Maine program, and the broad agricultural community.

There are other items that would help improve the program effectiveness, those that are related to statutory changes to allow presumptive eligibility but would also require substantial operational efforts to modify our enrollment management system and could not be done without additional financial and staffing resources.

If the legislature chooses to pursue statutory changes, the legislative reporting requirement would be better achieved through including the reporting as part of OHIM's annual Open Enrollment report to the legislature. Requiring a legislative report during the middle of Open Enrollment, when the office's resources are best spent on focusing on a successful Open Enrollment, and when the legislature is not in session is not ideal. The Easy Enrollment reporting could easily be included as a section in the office's annual report to the Legislature.



As OHIM begins its fourth open enrollment, the team is working diligently to ensure we are prioritizing the most effective strategies available to us for connecting as many Mainers as possible with affordable, high quality health insurance.

## References

1. Vena Solutions. *Average Customer Acquisition Cost by Industry: Tracking CAC Benchmarks*. Retrieved November 8, 2024, <https://www.venasolutions.com/blog/average-cac-by-industry>
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4. Maine Bureau of Insurance. *Maine Merged Market Health Insurance Rate Filings*. Individual and Small Group Health Insurance. 2025 Average Rate Increases Summary Tables (pdf). Retrieved August 20, 2024 <https://www.maine.gov/pfr/insurance/sites/maine.gov.pfr.insurance/files/inline-files/2025-ratesummary-V3.pdf>.

# APPENDIX

## OUTREACH MATERIALS

### ENROLL IN A PLAN THAT FITS AT A PRICE THAT WORKS.



Earlier this year, you indicated on your Maine State tax return that you'd like more information about health insurance options from **CoverME.gov**, the only place Mainers can get financial savings to help lower monthly health insurance costs. Our plans offer comprehensive coverage that covers doctor's visits, prescriptions, emergency care, and more!

We offer an **Easy Enrollment** program to connect uninsured Mainers with private health and dental insurance plans. This program qualifies you for the **Easy Enrollment Tax Referral Special Enrollment Period (SEP)**.

**ENROLL NOW! THE EASY ENROLLMENT SEP IS ONLY AVAILABLE FOR A LIMITED PERIOD.**

Visit **CoverME.gov**

Call **(866) 636-0355**; TTY 711.  
For languages other than English, choose option 4.





Dear ,

Earlier this year, you indicated on your Maine State tax return that you'd like more information about health insurance options from CoverME.gov, Maine's health insurance marketplace. We offer a program called Easy Enrollment to connect uninsured Mainers with private health and dental insurance plans and it is the only place Mainers can get financial savings to help pay for monthly costs. Plans purchased through CoverME.gov offer comprehensive coverage that cover doctor's visits, prescriptions, emergency care and more!

Through this program, you qualify for the Easy Enrollment Tax Referral Special Enrollment Period (SEP), which allows you to enroll outside of our "open enrollment" period. To enroll, visit [CoverME.gov](https://coverme.gov) to create an account and start an application. Then, call our Consumer Assistance Center at 866-636-0355, TTY: 711 to claim the SEP and pick a plan that works for your budget and needs. For free local help, find a broker or Maine Enrollment Assister at [CoverME.gov/localhelp](https://coverme.gov/localhelp).

Don't wait – once you activate the SEP, you have only 35 days to enroll in a plan!

Thank you,  
The CoverME.gov Team

ENROLL NOW

# 10-144 CHAPTER 740 EASY ENROLLMENT PROGRAM RULE - DOCUMENTS

## Proposed Rule

### **10-144 CHAPTER 740. Easy Enrollment Program.**

#### **Section 1: Purpose and Definitions**

##### **1. Purpose**

The Easy Enrollment Program is established and authorized by 22 M.R.S. §5412 to identify residents of the State of Maine who are uninsured but qualify for benefits under the MaineCare program or a qualified health plan in the marketplace. The MaineCare program provides medical assistance to low-income adults, children, seniors, and those with disabilities. The marketplace is established by the Made for Maine Health Coverage Act and provides qualified residents without access to affordable health insurance through MaineCare, Medicare, their job, or other types of comprehensive coverage with access to commercial health insurance and financial assistance to pay for it in the form of premium tax credits and cost-sharing reductions. Both programs are administered by offices within the Department of Health and Human Services. The following rules are authorized by 22 M.R.S. §5412 (1) and 22 M.R.S. §5407.

##### **2. Definitions**

For purposes of this rule the following term has the following meaning:

- A. **Marketplace** has the same meaning as in 22 M.R.S. § 5402(3).

#### **Section 2: Process for provisionally assessing eligibility or Process for informing tax filer of their insurance options**

1. To determine provisional eligibility or provide further information to the tax filer on the next steps they need to take to determine their eligibility, OHIM will, in addition to other steps set out in statute:

- A. Determine if it has access to the necessary information to assess whether the tax filer has a Maine address or if they and/or their household members are enrolled in MaineCare or a qualified health plan in the marketplace. If OHIM does not have access to that information it will attempt to contact the filer to educate the filer about the steps they will need to take to submit an application through CoverME.gov to determine if they are eligible for MaineCare or a qualified health plan in the marketplace.

2. OHIM will provide notification of provisional assessment of eligibility for MaineCare or a qualified health plan in the marketplace to those individuals identified through the Easy Enrollment program. The notice will:

- A. Inform the household of the assessment of provisional eligibility;  
B. Include information about applying for MaineCare or a qualified health plan;

- C. Include information about the insurance affordability programs available to qualified applicants through the marketplace;
- D. Include, if income information is available, details about potential eligibility which may include premium tax credit and cost-sharing reduction amounts or ranges; and
- E. Include information about the special enrollment period the applicable household members qualify for and as detailed in Section 3.

**Section 3: Process for issuing the special enrollment period for qualified tax filers and/or their household members.**

- 1. Any individual who completes an application through CoverMe.gov after being identified through the Easy Enrollment Program 1040ME tax filing for the latest tax filing period and is assessed as eligible for a qualified health plan will qualify for a special enrollment period.
  - A. The special enrollment period will commence on the date of the tax filing and will end 35 calendar days from the date of the notice detailed in Section 2(2)
  - B. If the notice is not able to be mailed due to the absence of a mailing address, the special enrollment period will end 35 calendar days from the date of outreach by the marketplace in the form of an electronic communication, a phone call, or other method of preferred communication as indicated on the tax return.

**Section 4: Process for conducting outreach to households with members who may be eligible for MaineCare or a qualified health plan in the marketplace.**

- 1. The marketplace shall conduct outreach to special enrollment period qualified consumers through the communication channels authorized on the tax return.
  - A. The outreach will commence after the special enrollment period is initiated and will continue no more than 60 calendar days after the special enrollment period ends.
  - B. The outreach will be periodic, on a frequency determined by the marketplace, as long as the outreach occurs no more than once per calendar week and consists of no more than three unique outreach attempts.

**STATUTORY AUTHORITY:**

**RULEMAKING HISTORY**

**EFFECTIVE DATE:**



## Rulemaking Fact Sheet

revised 8-2019

### Rulemaking Fact Sheet (5 M.R.S. §8057-A)

AGENCY: Department of Health and Human Services, Office of the Health Insurance Marketplace, 10A-MK03

NAME, ADDRESS, PHONE NUMBER, EMAIL OF AGENCY CONTACT PERSON:

Megan Rochelo, Policy and Outreach Director  
Office of the Health Insurance Marketplace  
Maine Department of Health and Human Services  
151 Jetport Blvd.  
Portland, ME 04102  
Phone: 207-822-2518  
TT Users Call Maine Relay – 711  
megan.m.rochelo@maine.gov

CHAPTER NUMBER AND RULE TITLE: 10-144 Easy Enrollment Program

TYPE OF RULE (check one):    ☒ Routine Technical    ☐ Major Substantive

STATUTORY AUTHORITY: 22 M.R.S. §5412 (1) and 22 M.R.S. §5407

DATE, TIME AND PLACE OF PUBLIC HEARING: None planned

COMMENT DEADLINE: (Insert Date Before sending) Friday, November 22, 2024 at 5:00pm

PRINCIPAL REASON(S) OR PURPOSE FOR PROPOSING THIS RULE: [see §8057-A(1)(A)&(C)]

The Easy Enrollment Program is established and authorized by 22 M.R.S. §5412 to identify residents of the State of Maine who are uninsured but qualify for benefits under the MaineCare program or a qualified health plan in the marketplace. This rule is being written to establish the processes and procedures to enable the Office of the Health Insurance Marketplace to identify taxpayers and/or members of the taxpayers' household who are uninsured and interested in learning about health coverage options for which they may be eligible or who are provisionally assessed as eligible, including MaineCare or a qualified health plan through the Marketplace.

IS MATERIAL INCORPORATED BY REFERENCE IN THE RULE? \_\_\_YES \_\_\_X\_\_\_NO [§8056(1)(B)]

ANALYSIS AND EXPECTED OPERATION OF THE RULE: [see §8057-A(1)(B)&(D)]

This rule will result in more individuals being informed of and potentially qualifying for either MaineCare or health insurance through the marketplace.

BRIEF SUMMARY OF RELEVANT INFORMATION CONSIDERED DURING DEVELOPMENT OF THE RULE (including up to 3 primary sources relied upon) [see §§8057-A(1)(E) & 8063-B]

The Department consulted the legislation requiring this rule making, coordinated with Maine Revenue Service on the operational aspects of the rule and analyzed work required to implement the program internally.

ESTIMATED FISCAL IMPACT OF THE RULE: [see §8057-A(1)(C)]

The fiscal note for the statute estimated the following costs for the Easy Enrollment program for FY 24-25. These costs would be ongoing and vary based on the number of individuals who apply for and are eligible for coverage both through MaineCare and through the Marketplace.

- \$3855 in ongoing GF expenditures for MRS to capture, collect and report data
- \$272,849 in Other Special Revenue for technology, postage and supplies implement the program with individuals who identify themselves on the tax return
- \$1,211,470 in General Fund and \$2,119,149 in Federal Fund Expenditures was estimated for additional enrollees joining MaineCare as a result of the Easy Enrollment Program

**FOR EXISTING RULES WITH FISCAL IMPACT OF \$1 MILLION OR MORE, ALSO INCLUDE:**

**ECONOMIC IMPACT, WHETHER OR NOT QUANTIFIABLE IN MONETARY TERMS:**  
[see §8057-A(2)(A)]

As this is a new program it is difficult to know how many people will participate and thus difficult to quantify the economic impact. The program should result in additional individuals applying for and securing health and dental insurance through the Maine marketplace. This will have an economic impact of increasing premiums collected by the insurers on the marketplace, and reducing the amount of uncompensated care and bad debt incurred by medical providers. Insurance brokers could see additional income from assisting consumers in choosing a plan. OHIM could see additional OSR as a result of individuals obtaining coverage. Mainers could see savings on their health care costs if they qualify and accept premium tax credits and cost saving reductions. Overall health care costs could decrease if previously uninsured individuals obtain health insurance through this program, allowing for reductions in delayed care and late-stage disease and condition diagnoses, which often cost more to treat.

**INDIVIDUALS, MAJOR INTEREST GROUPS AND TYPES OF BUSINESSES AFFECTED AND HOW THEY WILL BE AFFECTED:** [see §8057-A(2)(B)]

Individuals will be impacted by having access to health insurance they were not previously aware of. They may also qualify for premium tax credits and cost sharing reductions that would not be available to them if they did not buy health insurance through the marketplace. Businesses that employ these individuals, especially those that do not offer health coverage to all employees, could benefit in terms of these employees having access to health care coverage for themselves and their household members, which is associated with increased presenteeism and productivity.

**BENEFITS OF THE RULE:** [see §8057-A(2)(C)]

Maine people will have increased access to health and dental insurance and can apply for savings on the costs of these plans in the form of premium tax credits and cost sharing reductions. The number of uninsured individuals in Maine may decline. Individuals could receive healthcare that improves their lives and enables them to participate more fully in the workforce and in their communities.

*Note: If necessary, additional pages may be used.*