



# 2025 OPEN ENROLLMENT – NAVIGATOR WEBINAR

OCTOBER 2024

# AGENDA

- What's New for OE 2025 (25 min)
- Training Reminders (5 min)
- Find Local Help (5 min)
- MaineCare Updates (5 min)
- Additional Information (10 min)
- Q&A (10 min)

The background of the slide is a solid olive green. It features a series of concentric, wavy lines in a lighter shade of green, creating a sense of depth and movement. Scattered throughout the background are small, light green dots, some of which are arranged in small clusters or trails, adding to the abstract, organic feel of the design.

# WHAT'S NEW FOR OE 2025

# OPEN ENROLLMENT TIMELINE

DATE	EVENT
10/15/2024	Anonymous shopping available on the public facing CoverME.gov website
10/21/2024 - 10/23/2024	Open Enrollment notice(s) sent communicating OE start and end dates along with redetermination notices for next year; notices should reach consumers mailboxes within 5 business days
11/1/2024	Open Enrollment begins. Renewal enrollments and enrollment notices present in accounts.
12/15/2024	Deadline to enroll for coverage starting 1/1/2025
1/15/2025	Deadline to enroll for coverage starting 2/1/2025

# BUREAU OF INSURANCE – PY 25 RATE SETTING

- Bureau successfully worked to lower initially proposed individual market rates by insurers, overall
  - The approved rate increases were reduced from an initial average increase of 14.2% to an approved increase of 8.6%
  - These cost drivers continue to push rates higher:
    - Higher prices for hospitals and health care providers
    - Accelerating prescription drug costs
    - Increased utilization of services
- Required carriers to address their geographic rating factors to reduce the disparity in rates between southern and northern Maine.
  - Individuals/households in Aroostook, Hancock and Washington County will see very modest or no premium increases in 2025 compared to other parts of the state.
- Summary of the rate filings can be found <https://www.maine.gov/pfr/insurance/sites/maine.gov/pfr.insurance/files/inline-files/2025-ratesummary-V3.pdf>

# SILVER PLANS WITH COST SAVING REDUCTIONS

## IMPORTANT REMINDER:

Many consumers are eligible for out-of-pocket cost savings through the Marketplace, which can make helping a consumer to decide which plan best meets their needs a complicated decision.

- Helping consumers consider all expenses, including premiums, deductibles, and out-of-pocket before choosing a plan will make sure they choose the best plan for their budget.

## Keep in mind these best practices when helping consumers who qualify for CSRs:

- The **only way** consumers get extra savings from CSRs is **by enrolling in a Silver plan**.
- Most consumers with a projected annual household income between 100-200% FPL should have access to low-premium Silver plans with additional savings from CSRs. Only consumers who are not eligible for MaineCare qualify for these plans.
- Consumers are often drawn to lower premium Bronze plans when comparing plans, but be sure to sort and filter results to see extra savings with Silver plans.
- Always remind consumers about potential out-of-pocket costs of plans beyond monthly premiums, which may impact a consumer's overall expenses throughout the year.

# COVERME.GOV WEBSITE IMPROVEMENTS

- Reorganized the homepage on CoverME.gov for better navigation
- Added search functionality
- Changed alert color to stand out more
- Improved accessibility



# ENROLL APP INTERFACE IMPROVEMENTS

- Multiple user interface improvements for an improved consumer experience
  - Added instructional text to help with assigning or changing brokers/assisters
  - Enhanced help text for application questions
  - More detailed MaineCare assessment text
  - Improved accessibility functions (keyboard operability, zoom, contrast/colors, etc.)
- New account management functionality for the Consumer Assistance Center to assist consumers with real-time support when needing to update usernames and passwords over the phone. If your username is your email you can do a self-service password reset.
- Account transfer updates to improve schema mapping between CoverME.gov and MaineCare
- New voter registration online portal link included in the application for optional use
- Removed the Tobacco Use Question as it is no longer relevant



# IMPROVED VISUAL TREATMENT FOR MESSAGES

- Informational text is in a **blue box**
- Warning message is in a **yellow box**
- Success message is in a **green box**

coverME.gov Admin

**My Household**

Income & Coverage Info

Tax Info

**Job Income**

Other Income

Income Adjustments

Health Coverage

Other Questions

[Back To My Account](#)

[Get Help Signing Up](#)

[Log Out](#)

### Job Income

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

Does Kimberly have income from an employer? \*

☒ Yes ☐ No

[Not sure?](#)

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

Employer Name \*

Phone Number \*

Amount \*

Frequency \*

Start Date \*

End Date

[Cancel](#) [Save](#)

[Add Additional Income](#)

Does Kimberly have self-employment income? \*

☐ Yes ☒ No

[Not sure?](#)

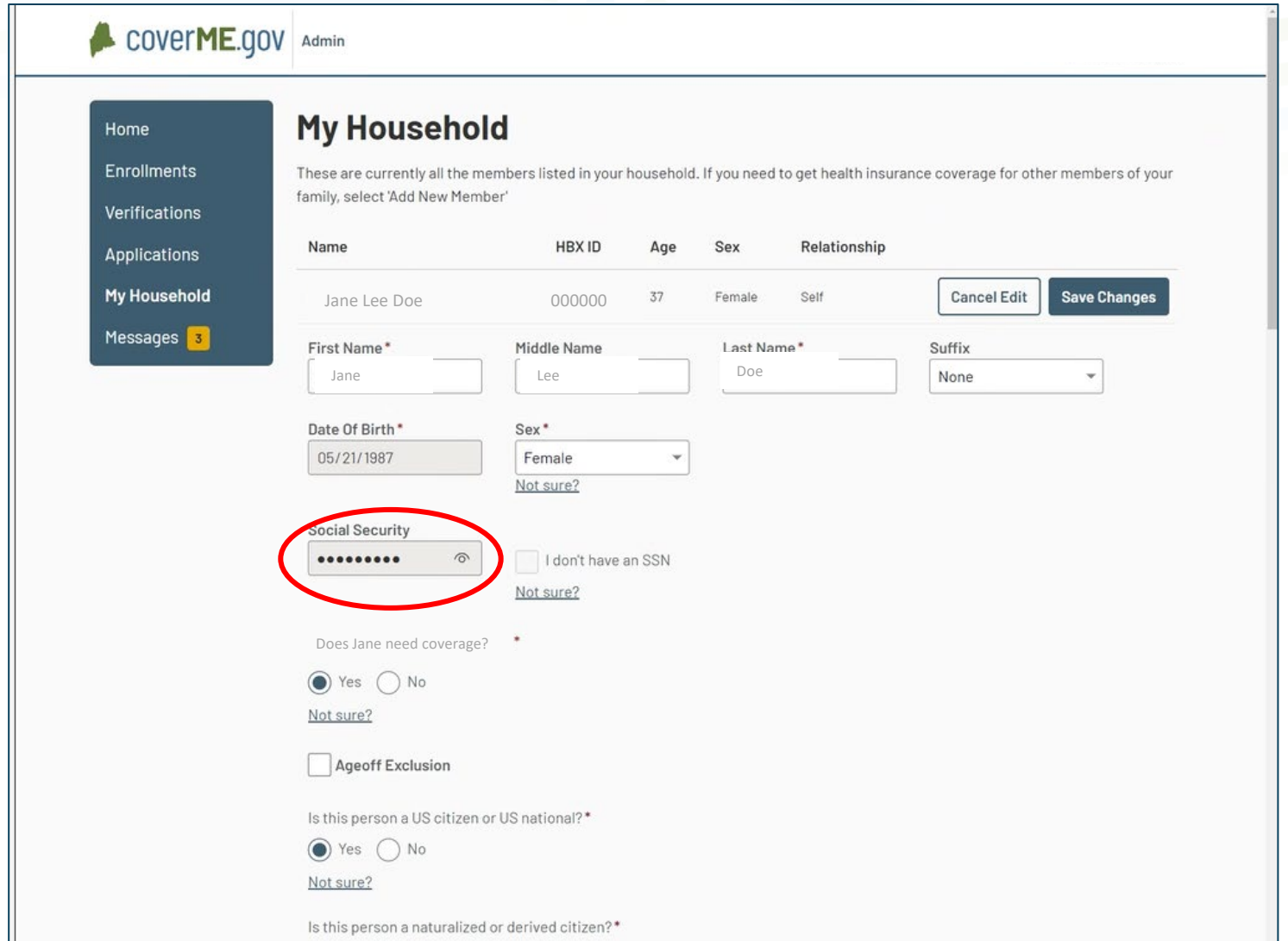
[Back to All Household Members](#) [Previous Step](#) [Continue to Next Step](#)

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# SECURITY IMPROVEMENTS

- Social Security Numbers (SSNs) are now hidden throughout the application
- Click the eye icon to view



coverME.gov Admin

Home  
Enrollments  
Verifications  
Applications  
My Household  
Messages 3

## My Household

These are currently all the members listed in your household. If you need to get health insurance coverage for other members of your family, select 'Add New Member'

Name	HBX ID	Age	Sex	Relationship	
Jane Lee Doe	000000	37	Female	Self	<button>Cancel Edit</button> <button>Save Changes</button>

First Name\* Jane Middle Name Lee Last Name\* Doe Suffix None

Date Of Birth\* 05/21/1987 Sex\* Female [Not sure?](#)

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

Does Jane need coverage? \* ☒ Yes ☐ No [Not sure?](#)

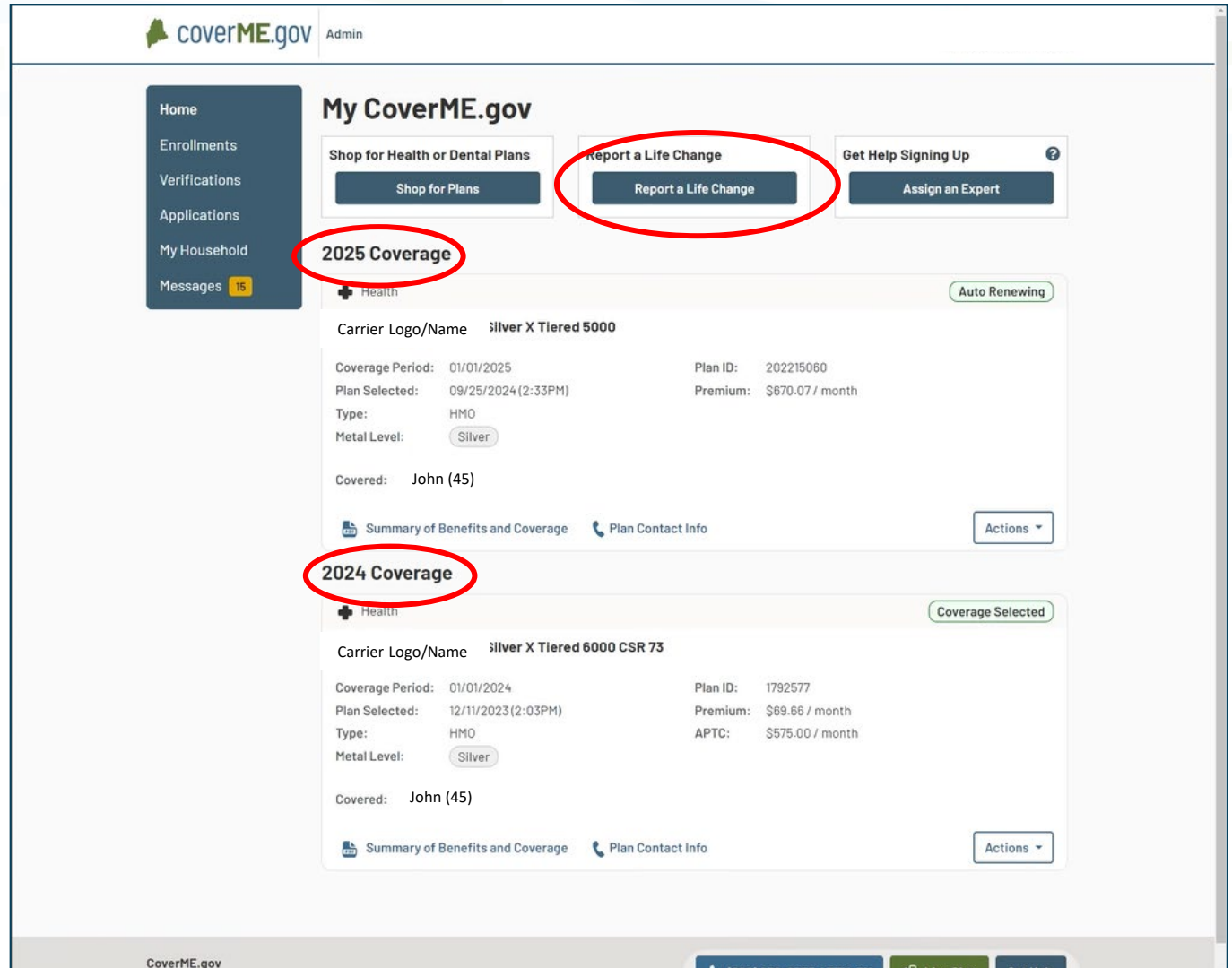
☐ Ageoff Exclusion

Is this person a US citizen or US national? \* ☒ Yes ☐ No [Not sure?](#)

Is this person a naturalized or derived citizen? \*

# IMPROVED NAVIGATION AND HOMEPAGE

- Navigation has moved to the left of the screen
- Common tasks across the top of the page
- During OE you will see information for both 2025 and 2024
- New *Report a Life Change* button navigates to:
  - Financial application or
  - Manage family



# MY HOUSEHOLD

- Family and primary subscriber all on one table
- Includes the relationship for each family member to the primary subscriber
- CoverME.gov HBX ID numbers now displayed

coverME.gov

Admin

Home

Enrollments

Verifications

Applications

**My Household**

Messages 3

## My Household

These are currently all the members listed in your household. If you need to get health insurance coverage for other members of your family, select 'Add New Member'

Name	HBX ID	Age	Sex	Relationship	
Jane Doe	0000000	37	Female	Self	<button>Edit Member</button>
Julie Doe	000000	7	Female	Child	<button>Edit Member</button>
Jimmy Doe	000000	16	Male	Child	<button>Edit Member</button>
Johnny Doe	000000	19	Male	Child	<button>Edit Member</button>
John Doe	000000	48	Male	Spouse	<button>Edit Member</button>

Add New Member

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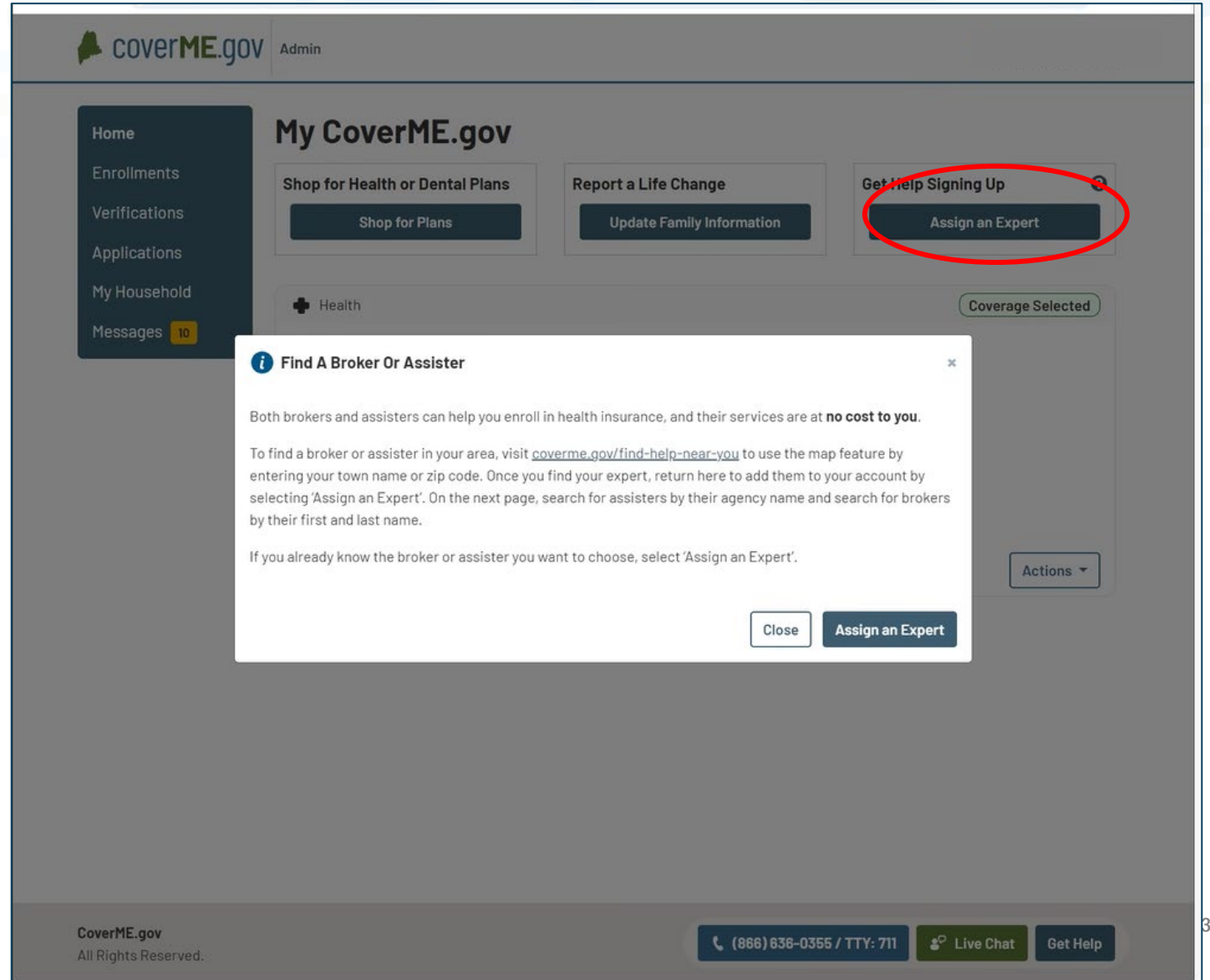
(866) 636-0355 / TTY: 711

Live Chat

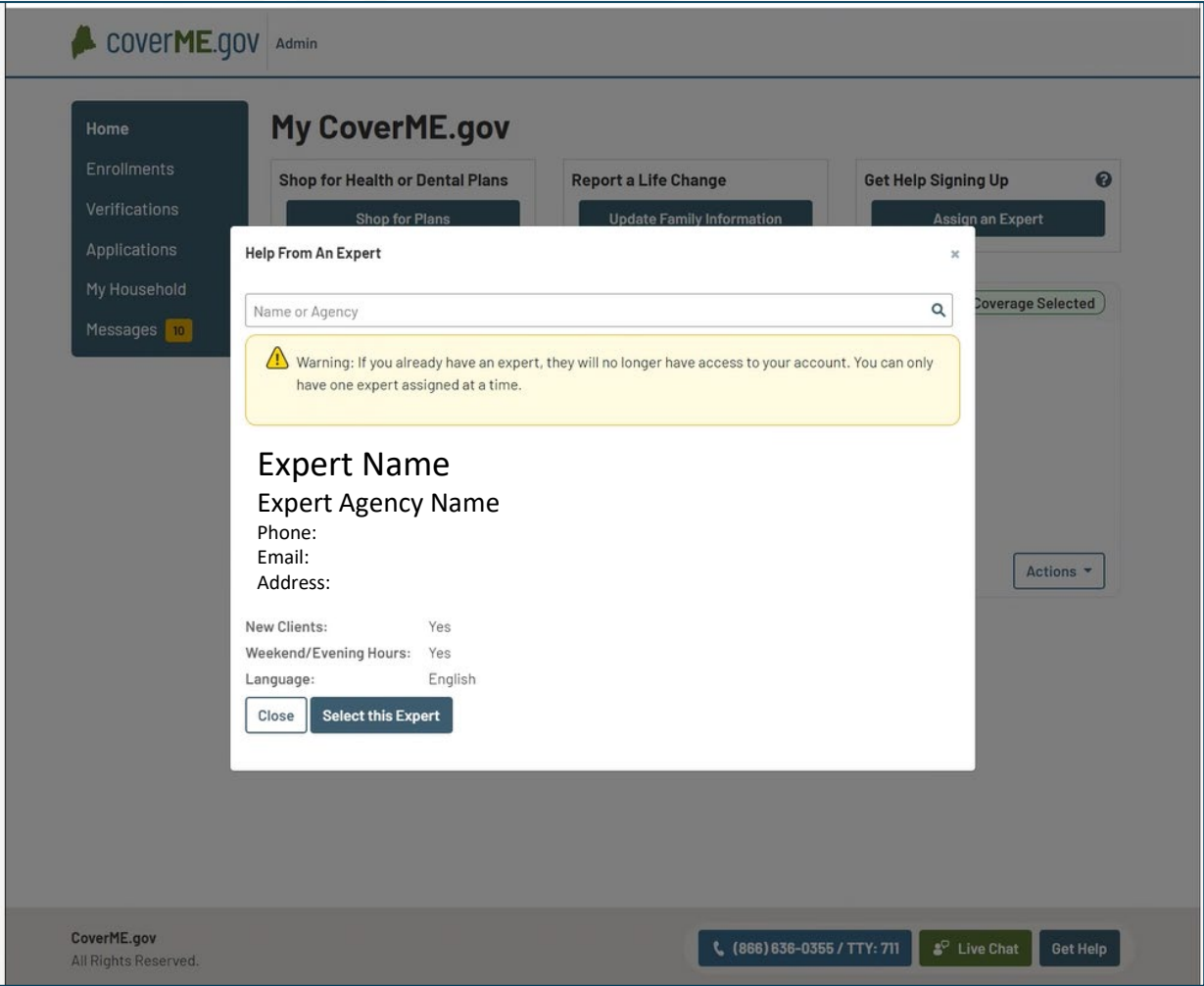
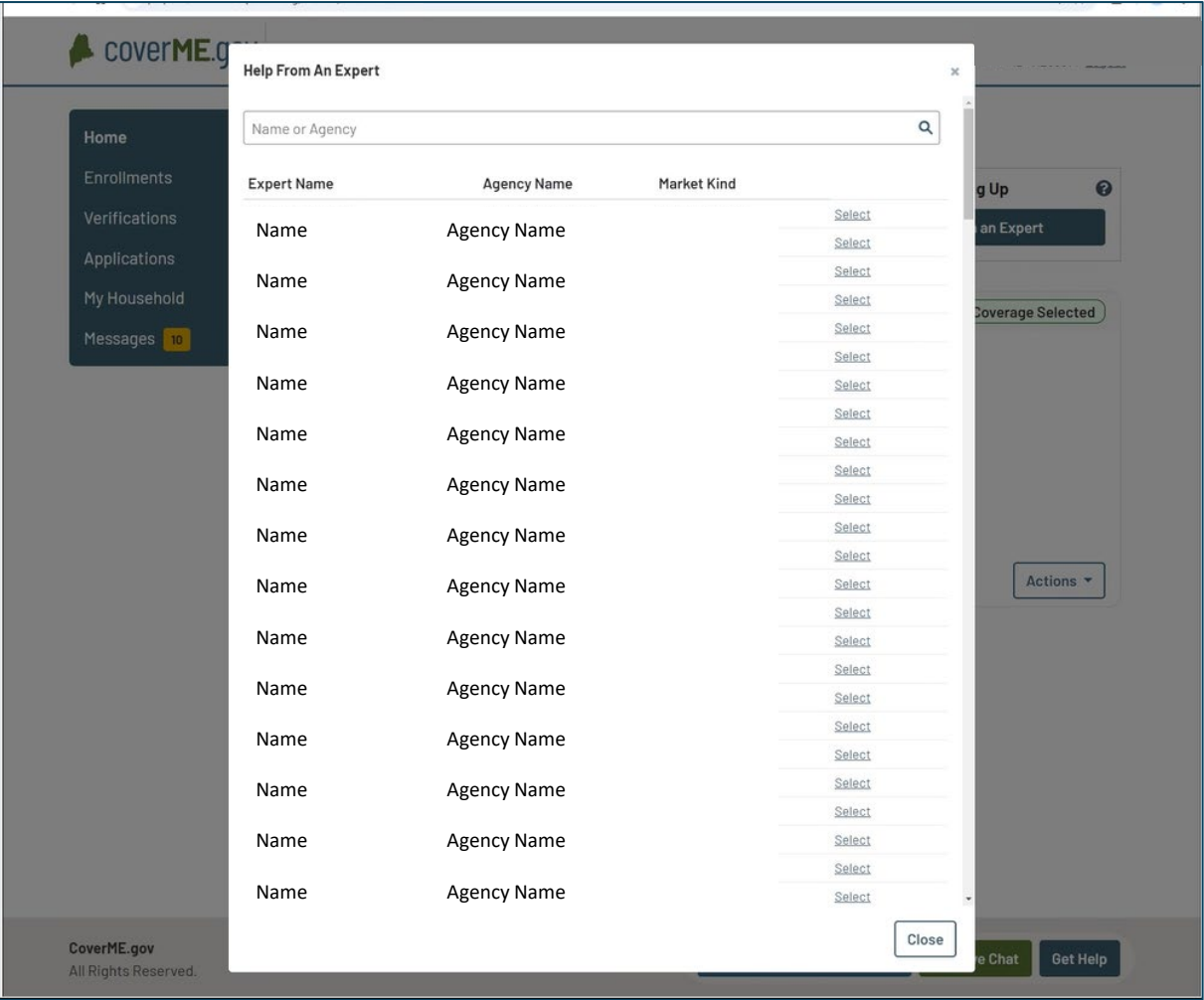
Get Help

# ASSIGN AN EXPERT

- New easier to location button at top left of page
- New pop up with more clear directions on how to assign an expert



# SEARCH EXPERTS BY NAME OR AGENCY



# SUCCESS MESSAGE

coverME.gov

Admin

Home

Enrollments

Verifications

Applications

My Household

Messages 10

My CoverME.gov

Shop for Health or Dental Plans

Report a Life Change

Get Help Signing Up

Shop for Plans

Update Family Information

Assign an Expert

Help From An Expert

✓ You have successfully selected this expert

Expert Name

Expert Agency Name

Phone:

Email:

Address:

New Clients: Yes

Weekend/Evening Hours: Yes

Language: English

Go To My Expert

Close

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Live Chat

Get Help

coverME.gov

Admin

Home

Enrollments

My Expert

Verifications

Applications

My Household

Messages 10

My Expert

Expert Name

Remove Expert

Agency:

Assignment Date:

Phone:

Email:

Return Home

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Live Chat

Get Help



# MAKING CHANGES

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Admin

Home

Enrollments

Verifications

Applications

My Household

Messages 3

My CoverME.gov

Shop for Health or Dental Plans

Report a Life Change

Get Help Signing Up

Health

Carrier Logo

Coverage Period:

Plan Selected:

Type:

Metal Level:

Covered:

Choice Maine's Choice Plus HMO Silver 3000

1747240

11/17/2023 (3:11PM)

HMO

Silver

John (45)

Summary of Benefits and Coverage

Plan Contact Info

Actions

Make changes to my plan

Make Changes

Make payments for my plan

coverME.gov

Admin

Enrollments / Edit Plan

2024 Health Coverage

Health

Carrier Logo

Coverage Period:

Plan Selected:

Type:

Metal Level:

Covered:

Choice Maine's Choice Plus HMO Silver 3000

1747240

11/17/2023 (3:11PM)

HMO

Silver

John (45)

Summary of Benefits and Coverage

Plan Contact Info

Cancel Plan


Change Tax Credit

Return to My Account




# CANCELLING A PLAN

- Confirm cancellation Yes or No

 Admin

Enrollments / Edit Plan

## 2024 Health Coverage



Health

Coverage Selected

Carrier Logo

Choice Maine's Choice Plus HMO Silver 3000

Coverage Period: 01/01/2024

Plan ID: 1747240

Plan Selected: 11/17/2023 (3:11PM)

Premium: \$1,346.45 / month

Type: HMO

APTC: \$850.00 / month

Metal Level: Silver

Covered: John (45)

8)

Summary of Benefits and Coverage

Plan Contact Info

Cancel Plan

Change Tax Credit

Return to My Account

### Plan Cancellation

Cancelling means you will no longer have health insurance through CoverME.gov. You will not be able to enroll in a new plan unless it's Open Enrollment or if you have a special enrollment period due to a qualifying life event.

Cancel Your Plan? \*

☒ Yes ☐ No

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Live Chat

Get Help

- Indicate coverage end date and select a reason



Health

Carrier Logo

Choice Maine's Choice Plus HMO Silver 3000

Coverage Period: 01/01/2024

Plan ID: 1747240

Plan Selected: 11/17/2023 (3:11PM)

Premium: \$1,346.45 / month

Type: HMO

APTC: \$850.00 / month

Metal Level: Silver

Covered: John (45)

8)

Summary of Benefits and Coverage

Plan Contact Info

Cancel Plan

Change Tax Credit

Return to My Account

### Plan Cancellation

Cancelling means you will no longer have health insurance through CoverME.gov. You will not be able to enroll in a new plan unless it's Open Enrollment or if you have a special enrollment period due to a qualifying life event.

Cancel Your Plan? \*

☒ Yes ☐ No

Choose your last day of coverage.

Coverage End Date \*

10/31/2024

Why are you canceling your plan?

Cancellation Reason

Select Reason

Keep Plan

Cancel Plan

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Live Chat

Get Help

# NEW APPLICATION

- When working with a consumer you have two options for applications:
  - For existing members with a completed financial assistance application that needs updating
    - Copy to new application
  - For new consumers who haven't started a financial application
    - Start new application

The screenshot displays the CoverME.gov website interface. At the top, the logo 'coverME.gov' and an 'Admin' link are visible. A sidebar on the left contains a 'View My Applications' section with a progress indicator for 'Income & Coverage Info', 'Family Info', and 'Review & Submit'. Below this are links for 'Get Help Signing Up', 'Log Out', and a 'Back To My Account' button. The main content area is titled 'Which Year Would You Like To Apply For?' and instructs the user to select a plan year and click 'Continue to Next Step'. Two options are presented: '2024' (selected with a radio button) and '2023'. The '2023' option includes a warning that it is uncommon and requires copying the application. At the bottom of the form are 'Previous Step' and 'Continue to Next Step' buttons. The footer contains the 'CoverME.gov' logo, 'All Rights Reserved' text, and contact information including a phone number, TTY, a 'Live Chat' button, and a 'Get Help' button.

coverME.gov Admin

**View My Applications**

Income & Coverage Info

Family Info

Family Relationships

Review & Submit

Back To My Account

[Get Help Signing Up](#)

[Log Out](#)

### Which Year Would You Like To Apply For?

Select which plan year you would like to apply for and then select Continue to Next Step.

**2024**

Select if you've experienced a life change and need to enroll through a Special Enrollment Period or make an update to your 2024 application.

[Learn more about Special Enrollment Periods.](#)

**2023**

Select if you need to make changes for coverage from last year. **This is uncommon.** You can only sign up for 2023 coverage if CoverME.gov has approved you for a Special Enrollment Period. Changes you make to your 2023 application do not automatically apply to your 2024 application. To apply changes, you must copy your application and submit it for 2024.

Choose a plan year

☒ 2024

☐ 2023

Previous Step Continue to Next Step

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# NEW APPLICATION FLOW

- Updated look

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**View My Applications**

Income & Coverage Info

Family Info

Family Relationships

Review & Submit

Back To My Account

[Get Help Signing Up](#)

[Log Out](#)

## Family Information

### 2024 Application for Coverage

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

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

**Member 1** Information Complete

Name: Kimberly Marie Sukeforth Age: 37 Sex: Female Relationship: Self

[Edit Income & Coverage Info](#) [Edit Member](#)

**Member 2** Information Complete

Name: Grace Dianne Sukeforth Age: 7 Sex: Female Relationship: Child

[Edit Income & Coverage Info](#) [Edit Member](#)

**Member 3** Information Complete

Name: Sean Michael Ferry Age: 16 Sex: Male Relationship: Child

[Edit Income & Coverage Info](#) [Edit Member](#)

- Navigation on left

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**My Household**

Income & Coverage Info

Tax Info

Job Income

Other Income

Income Adjustments

Health Coverage

Other Questions

Back To My Account

[Get Help Signing Up](#)

[Log Out](#)

## Tax Info

Tell us about tax information for Kimberly, select "Continue to Next Step" when finished.

Will this person file taxes for 2024? \*

☒ Yes ☐ No

[Not sure?](#)

Will this person be filing jointly? \*

☐ Yes ☒ No

[Not sure?](#)

Will this person be filing as head of household? \*

☐ Yes ☐ No

[Not sure?](#)

Will this person be claimed as a tax dependent for 2024? \*

☐ Yes ☒ No

[Not sure?](#)

[Back to All Household Members](#) [Previous Step](#) [Continue to Next Step](#)

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[\(888\) 638-0355 / TTY: 711](#) [Live Chat](#) [Get Help](#)

# PLAN SHOPPING IMPROVEMENTS

## CoverME.gov Plan Shopping

- Added new page before plan shopping to choose shopping pathway, with Plan Comparison Tool as the default
- Improved the display of the Current Plan Selection
- Improved the display of Clear Choice Plans

## Plan Comparison Tool

- Will maintain the enrollment logic when using logged-in shopping
- Added a current plan display, coverage start date, and an option to jump to current plan

**Enroll in Coverage**

Household Info

**Plan Selection**

Review

Complete

[Back To My Account](#)[Get Help Signing Up](#)[Log Out](#)

## Compare Plans

Now it's time to select your plan. There are multiple ways to shop for plans on CoverME.gov. You can use the Plan Comparison Tool to view plan features, benefits, and total estimated costs for services, as well as premiums and deductibles, side-by-side. You can also see which plans include your doctors and prescription drugs. If you already know which plan you want, you can choose the second option to select your plan on the next page.

**Do you need help finding a plan? \***☒ Yes, take me to the Plan Comparison Tool☐ No, I know the plan I want[Previous Step](#)[Continue to Next Step](#)[Get Help](#)

### Browse Health Plans


48 plans in **04736** (Aroostook County)**Medical Plan  
Sort By****Good Year Estimates**  
Lower monthly cost plans**Balanced Cost Estimates**  
Balances cost & coverage**Bad Year Estimates**  
Plans with more coverage**My Coverage Profile**[Edit Profile](#)**Your Current  
2024 Plan**[Jump to Plan](#)



# PLAN COMPARE TOOL TIP

- Use NAV mode option on bottom right if the consumer seems eligible for MaineCare to proceed
- Use button in upper right to share with your consumer

**coverME.gov**  
AFFORDABLE HEALTH  
COVERAGE FOR MAINE

1 Coverage Profile   2 Browse Plans   3 Select a Plan    Get Help

### See if you qualify for financial assistance

☒ I want to see if I qualify for financial assistance.


How much income do you expect in 2024?

\$19,000

Estimate My Financial Assistance

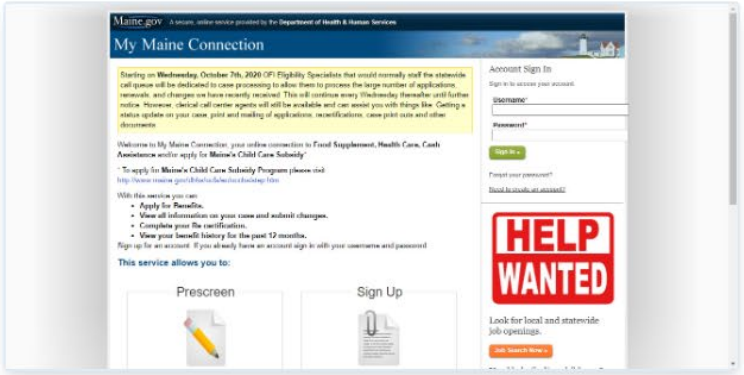
☐ No thanks, I don't want to see if I qualify.



This estimate is based on the information you've told us about. There are other factors that might change your financial assistance when you apply for coverage.


1 family member:  Myself (52)

### MaineCare

We estimate that these member(s) of your household may be eligible for free or low-cost coverage through MaineCare.



Learn More    Apply Online Now 

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# CONSUMER ASSISTANCE CENTER – OE HOURS

## CAC Hours:

- Standard Operating Hours - Starting November 1<sup>st</sup>:
  - Monday-Friday 8am-8pm
- **Expanded hours:**
  - Saturday, December 7<sup>th</sup>, 9am-5pm
  - Monday, December 9<sup>th</sup>-Sunday, December 15<sup>th</sup>, 8am-10pm
  - Monday, January 13<sup>th</sup>-Wednesday, January 15<sup>th</sup>, 8am-10pm

**Make all efforts to call before deadline days:** Hold times on deadline days can exceed one hour.

- **Virtual hold will generally be offered until 7pm Monday-Friday from Nov. 1-Jan. 15**
  - This saves your place in line, you will receive a call back from a CSR when it is your turn.
  - Will be available on high call volume days, including the Saturdays the call center is open
  - We will make every effort to call you back the same day, call backs may occur after posted operating hours.
  - On deadline days you may not receive a call back until the following day.



# CONSUMER ASSISTANCE CENTER

- New program for scripting that allows agents to find the answers to your questions much faster and easier than in previous years.
- Non-OE staffing is normally 20-25 CSR's. During OE, our goal is to have approximately 80 CSR's. If we do not have 80 total CSR's after completing three training classes, a fourth class will be run in late October.
- The first training class for open enrollment completed training on September 23rd and are now live on the phones. The second and third training classes should be live on the phones by the week of October 21st.



# CONSUMER ASSISTANCE CENTER

- New pathway to reach a representative specifically trained to handle broker and navigator issues:
  - Press 1 to enter the Broker/Maine Enrollment Assister menu
    - If you are calling to **help someone apply or enroll, press 1**
    - If you need **technical help**, such as a **password reset, press 2**
      - This option will tell you where to go online for a password reset. **Pressing 1 will repeat the message, pressing 2 will route you to a CSR**
  - If you need **help with your certification courses or Learning Management System, press 3**

# CONSUMER ASSISTANCE CENTER

## High Volume Call Days Triage System

- Will be in use the entire week of Dec 9<sup>th</sup> – 15<sup>th</sup>
  - Authenticate yourself and the account with CSR, providing your information and reason for call
  - Receive a case number (keep this readily available)
  - Enter the BMEA queue to speak with a specially trained representative
  - No reverification needed if same individuals are on the phone who talked to the first CSR
  - If you speak with the first representative and disconnect the call without selecting the virtual hold, you will receive a call back within 5 business days, and the case will be treated like it would have been on the high-volume day

# OE 2025 MARKETING AND COMMUNICATION PLAN

- What's consistent from OE 2024?
  - As we build brand, keeping consistent look and feel
  - Staying with A Plan that Fits, A Price that Works tagline
  - Targeting un-/under-insured young men
- What's new for OE 2025?
  - Revisiting sports sponsorships (Maine Mariners, UMaine) and versioning our TV ad with a sports focus
  - Test new gaming media (JamLoop, Twitch), using a Maine influencer (Katie Zarrilli) and new outreach partnerships
  - Collecting testimonials from CoverME.gov members
  - More materials translated into more languages



# CAMPAIGN OVERVIEW

- Comprehensive awareness campaign across traditional and digital tactics



## **Paid Digital Media**

Banner ads  
Paid search  
YouTube video  
Facebook/Instagram/TikTok



## **Radio**

**9 weeks**

Broadcast, 20-22 stations  
Streaming audio – Spotify,  
iHeart



## **Television Ads**

**Over 8-10 weeks**

Broadcast  
Streaming  
Cable



## **Social Media Content**

2 posts/week FB/Insta



## **Out of home assets**

Bus wraps & interior signage in 5 markets  
Bus shelter signage  
Maine Mariners & UMaine Sponsorships  
Pharmacy Point-of-Sale



## **Search Engine Optimization**

Website tagging to  
improve results



## **Public Relations**

Blog posts  
Press Releases  
Press events



## **Direct to Consumer**

Email  
Mailers  
CAC Outbound Calls



## **Internal awareness**

Share toolkits  
Commissioner's weekly message



## **Toolkits**

Brokers/Assisters/Advocates  
Legislators  
Small Businesses

# NEW PARTNER TOOLKIT

- Resources include flyers, posters, social media posts, newsletter copy, and digital signage with several pieces translated into multiple non-English languages (Arabic, French, Lingala, Portuguese, Somali, Spanish)
- Includes Frequently Asked Questions to help answer consumer questions



Your one-stop shop to compare plans and get financial help to lower your costs.

#### TOP 5 THINGS TO KNOW ABOUT OPEN ENROLLMENT

- 1. WHEN: NOVEMBER 1 – JANUARY 15.** You must enroll by December 15 for coverage that begins January 1. The last day to enroll is January 15 for coverage that starts February 1.
- 2. WHERE: CoverME.gov.** It's the place Mainers can go to get health insurance (if you don't have it through your work) and get financial help to pay for it. Most marketplace shoppers will qualify for a discount based on their income. Last year, more than 8 in 10 shoppers qualified for financial assistance to help reduce out-of-pocket costs.
- 3. WHAT: Comprehensive coverage at an affordable price.** CoverME.gov plans must include key benefits like: mental health services, maternity care, prescription drug coverage, and hospitalizations, so you can rest easy knowing you're getting a comprehensive plan that will be there for you when you need it. And you can't be turned away or charged more for pre-existing conditions. It's important that you apply for financial savings, even if you did not qualify last year.
- 4. WHY: Peace of mind. Financial security. Access to comprehensive care.** There are so many reasons to sign up for affordable, comprehensive coverage. Health insurance is necessary to keep your family safe—both physically and financially.
- 5. HOW: Enroll online, over the phone, or in person.** Set up an account or log in to CoverME.gov, call the Consumer Assistance Center at (866) 636-0355; TTY 711 (for languages other than English, choose option 4) or find free, local assistance at CoverME.gov/localhelp.

**DON'T FORGET:** Enroll by **December 15** for coverage starting January 1.  
Final deadline to enroll is **January 15** for coverage starting February 1.

CoverME.gov | 1-866-636-0355 TTY: 711



[Download English →](#)

[Download Arabic →](#)

[Download French →](#)

[Download Lingala →](#)

[Download Portuguese →](#)

[Download Somali →](#)

[Download Spanish →](#)



Your one-stop shop to compare plans and get financial help to lower your costs.

#### DON'T FORGET:

Enroll by **December 15** for coverage starting January 1.  
Final deadline to enroll is **January 15** for coverage starting February 1.

CoverME.gov | 1-866-636-0355 TTY: 711





# CONSUMER COMMUNICATION

- Redetermination notices will be sent October 21-23 and enrollment confirmations on November 1
- Targeted emails throughout OE will highlight action steps they need to take, remind them of deadlines and tell them where to get help, including:
  - Renewing Members who need to provide information to be assessed for financial savings
  - Consumers who renew into or buy into Bronze Plan but qualify for CSRs in a Silver
  - Consumers who have turned or are turning 26
  - Consumers who started an application but didn't complete it
  - Consumers who qualified for financial savings but haven't enrolled (Version for those eligible for low-cost CSR Plan)
  - Previously active consumers who were not re-enrolled
  - Consumers who had an enrollment and have canceled (eliminate non-pay from this group)

The background of the slide is a solid olive green. It is decorated with a series of concentric, wavy lines in a lighter shade of green, creating a sense of movement and depth. Scattered throughout the background are small, light green dots, some of which are arranged in small clusters or along the wavy lines.

# **TRAINING REMINDERS**

# NAVIGATOR RECERTIFICATION TIMELINE

DATE	EVENT
9/3/24	Navigator training for 2025 certification began
10/31/24	Deadline for Maine Enrollment Assistor Organizations (MEAO) to have at least one individual complete 2025 certification training
11/1/24– 11/29/24	Grace period for MEAOs to ensure at least one individual is certified in 2025
12/1/24	MEAOs who did not have at least one individual complete re-certification requirements will be in violation of MEAO agreement and will be removed from Find Local Help

- Training for 2025 is available through the CoverME.gov [Learning Management System](#)
  - If you have forgotten your password for your Learning Management System account, please use the “forgot password” option at login to reset it.



The background of the slide is a solid olive green. It is decorated with a series of wavy, horizontal lines in various shades of green, ranging from light lime to dark forest green. Interspersed among these lines are small, semi-transparent dots in similar green tones, creating a textured, organic feel.

# **FIND LOCAL HELP**

# FIND LOCAL HELP

- Make sure you are identified correctly on [coverme.gov/localhelp](https://coverme.gov/localhelp)
- Send corrections to [sbmassisters.dhhs@maine.gov](mailto:sbmassisters.dhhs@maine.gov)
- NAVIGATORS ONLY: Know how to identify yourself when calling CAC or having consumer call – must identify as your MEAO

Losing MaineCare? Learn more about the temporary [Special Enrollment Period](#) and shop for an affordable plan today!

1-866-636-0355 TTY: 711  
Mon-Fri, 8 a.m. to 5 p.m.

**coverME.gov**  
AFFORDABLE HEALTH  
COVERAGE FOR MAINE

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### Find Brokers/Assisters Near You

Free, local help is available to understand your options and apply for coverage.

Maine's Consumers for Affordable Health Care operates a state-wide HelpLine to answer questions about eligibility for health insurance, assist with completing an application, and completing enrollment in a plan through CoverME.gov or MaineCare. Reach them Monday-Friday, 8:30am-4:30pm at 1-800-965-7476, TTY: 771 or visit [www.maineceahc.org](http://www.maineceahc.org).

You can also use the map below to find a trained and certified broker or Maine Enrollment Assister near you. We also have a [searchable table of all brokers and assisters](#).

**What's the difference between Maine Enrollment Assisters and brokers?**

Both Assisters and brokers can help you enroll in health insurance, and their services are free to you. Assisters provide unbiased information and help you apply for either MaineCare or a Marketplace plan, but they won't endorse a specific plan choice for you. Brokers can help you find a plan that fits your needs, and most can provide a referral if you need help applying for MaineCare. A Broker will be able to help you at no cost to you, but they may get paid by an insurance company.

### Find a Certified Broker or Maine Enrollment Assister

Enter Your Town or Zip Code:  Broker or Assister?

1

Directions

2

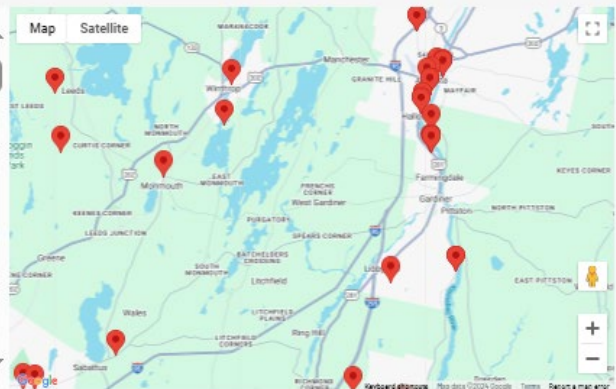
Directions

3

5.95 miles

Directions

4



[View a searchable table of all brokers and assisters.](#)

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# **MAINECARE INFORMATION**

# UNWINDING: END OF MAINECARE CONTINUOUS COVERAGE REQUIREMENT

- To promote stability of coverage during the pandemic, states were required to maintain enrollment of nearly all MaineCare (Medicaid) enrollees during the COVID-19 Public Health Emergency (PHE). The resumption of regular renewal processing is known as the “unwinding” of the continuous coverage requirement.
- Maine’s unwinding will conclude on October 31, 2024, the SEP to enroll in Marketplace coverage will remain available until December 31, 2024.
  - CoverME.gov will create a permanent Lost MaineCare SEP that begins on 1/1/2025 which will have a 90-day opportunity window
- Individuals found ineligible for MaineCare during the renewal process have their account transferred automatically to CoverME.gov to find affordable coverage.
- CoverME.gov is conducting targeted outreach to consumers impacted by unwinding and has increased Consumer Assistance Center resources to manage the potential for increased enrollment through open enrollment.

# MAINECARE ELIGIBILITY

**This table represents MaineCare's MAGI specific income eligibility levels for each coverage group:**

Coverage Group	Age	FPL (includes 5% income disregard)
Infants and children	0-20	305%
Adults	21-64 (without Medicare)	138%
Pregnant Individuals	None	214%

**More detailed eligibility information is available from MaineCare and Consumers for Affordable Healthcare:**

- [https://www.maine.gov/dhhs/sites/maine.gov.dhhs/files/inline-files/2024%20MaineCare%20Eligibility%20Guidelines%207.25.24%20v5\\_1.pdf](https://www.maine.gov/dhhs/sites/maine.gov.dhhs/files/inline-files/2024%20MaineCare%20Eligibility%20Guidelines%207.25.24%20v5_1.pdf)
- <https://mainecahc.org/consumer-assistance/need-health-coverage/mainecare.html>

# MAINECARE ELIGIBILITY – ASSESSMENT PROCESS



If a consumer receives a MaineCare assessment on their CoverME.gov eligibility determination, the application is sent to the Office of Family Independence (OFI)

**OFI will process the application and may request more information from the consumer**

- Consumers **MUST** comply with OFI as denials for failure to provide information or voluntary withdrawals are not considered valid denials for retroactive APTC



OFI is required to process all applications within 45 days of receipt

If 45 days pass without a decision consumer should reach out again to OFI



Once a decision is made, consumer should report decision to CoverME.gov in 30 days

# MAINECARE ELIGIBILITY – ACTION REQUIRED

## MaineCare Approved

- Consumer should report approval to CoverME.gov within 30 days to remove the consumer from Marketplace coverage before MaineCare starts
  - If consumer wants to be removed later than the MC start date, they will be responsible for the full premium (no financial assistance is allowed)
  - If reported after 30 days, coverage will be removed date of call

## MaineCare Denied

- Consumer should report denial to CoverMe.gov within 30 days in order to retroactively apply APTC
  - If reported timely, APTC will go back to the date it was removed due to MaineCare assessment
  - If not reported timely, APTC will be applied prospectively

**APPROVALS OR DENIALS MUST BE REPORTED TO THE CAC FOR MEMBER REMOVAL OR APTC BACKDATING**

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# **ADDITIONAL INFORMATION**



# POLICY UPDATES – DEFERRED ACTION FOR CHILDHOOD ARRIVALS (DACA)

- May 8, 2024, CMS published the *Lawfully Present Final Rule, Clarifying the Eligibility of Deferred Action for Childhood Arrivals (DACA) Recipients and Certain Other Noncitizens for a Qualified Health Plan through an Exchange, Advance Payments of the Premium Tax Credit, Cost-Sharing Reductions, and a Basic Health Program (CMS-9894-F)*.
  - Changes the definition of "lawfully present" to include Deferred Action for Childhood Arrivals (DACA) recipients for purposes of determining eligibility for coverage through the Marketplace, including advance payments of the premium tax credit (APTC) and cost-sharing reductions (CSRs). This change is effective 11/1/24.
  - Makes other technical changes to eligibility for certain other noncitizens applicable to Marketplace coverage.
  - Implementation Plan:
    - Individuals with DACA status may apply for coverage through CoverME.gov using the "Gained US Citizenship or Legal Immigration Status" beginning on 11/1/24 to enroll in coverage beginning 12/1/24.
    - Individuals applying for coverage beginning 1/1/25 would use the standard Open Enrollment process or other eligible SEPs.
    - In Maine, there are approximately 60 individuals with DACA status. We will be working with partners, including the Immigrant Legal Advocacy Project and Maine Equal Justice, to conduct outreach to this community
  - A lawsuit has been filed challenging this rule. Initial hearings are set for October 15th. At this time, CMS is advising we move forward as planned. We will monitor as the lawsuit moves through the courts.

# CONNECTING WITH COVERME.GOV

Path to getting assistance on issues:

- Call CAC first
- Get case #
- Wait 24 hours - if problem not resolved, then email the assister inbox ([sbmassisters.dhhs@maine.gov](mailto:sbmassisters.dhhs@maine.gov))
  - Provide case #
  - General explanation of the problem
  - Please **do not** send PII via this email

The background of the slide is a solid olive green. It is decorated with a series of wavy, horizontal lines in various shades of green, ranging from light lime to dark forest green. Interspersed among these lines are small, solid green dots of varying sizes, creating a dynamic, organic pattern.

# Q & A