

A person is walking a dog on a dirt path through a dense forest. The path is covered in fallen leaves. In the background, a stylized American flag is superimposed over the trees. The overall scene is dimly lit, suggesting a forest setting.

coverME.gov

 AFFORDABLE HEALTH
COVERAGE FOR MAINE

OPEN ENROLLMENT 2026 NEED-TO-KNOW INFORMATION FOR BROKERS

AGENDA

- Introduction and Timeline Reminders (5 min)
- Federal changes (10 min)
- OE Communications (15 min)
- Carrier Updates (5 min)
- System Changes and CAC Updates (15 min)
- Q&A (10 min)

OPEN ENROLLMENT TIMELINE

DATE	EVENT
10/15/2025	Anonymous shopping available on public-facing CoverME.gov website
10/21/2025 – 10/23/2025	Open Enrollment notices sent to consumers about OE start and end dates along with redetermination notices for next year. Notices should reach consumer mailboxes within 5 business days
11/1/2025	Open Enrollment begins. Renewal enrollments and enrollment notices present in accounts.
12/15/2025	Deadline to enroll for coverage starting 1/1/2026
1/15/2026	Deadline to enroll for coverage starting 2/1/2026

BROKER RECERTIFICATION TIMELINE

DATE	EVENT
9/3/2025	Broker training for 2026 certification began
10/31/2025	Deadline for Brokers to complete 2026 certification training
11/1/2025 - 11/29/2025	Grace period for Brokers certified in 2025 attempting to complete training; Accounts will be locked during this time but will not be decertified yet
12/1/2025	Brokers who did not complete re-certification requirements will be decertified

- 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.

SILVER PLANS WITH COST SAVING REDUCTIONS

IMPORTANT REMINDER:

Many consumers are eligible for out-of-pocket cost savings through the Marketplace

Consumers should consider all expenses, including premiums, deductibles, and out-of-pocket, before choosing the best plan for their budget.

Best practices when helping consumers who qualify for Cost Sharing Reductions (CSRs):

- Consumers ONLY get extra savings from CSRs by enrolling in a **Silver plan**.
- Most consumers with a projected annual household income between 100-200% FPL (\$15,650-\$31,300 for a single adult, \$21,150-\$42,300 for a couple, \$32,150-\$64,300 for a family of 4) should have access to low-premium Silver plans with additional savings from CSRs.
- Consumers are often drawn to lower premium Bronze plans when comparing plans. 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.



IMPACT OF FEDERAL CHANGES ON OPEN ENROLLMENT 2026

Federal Changes to Health Insurance Marketplaces

June 25, 2025

The Center for Medicare and Medicaid Services (CMS) issued the Marketplace Integrity and Affordability Rule, setting new requirements for federal and state Health Insurance Marketplaces.

August 22, 2025 Stay on provisions of the CMS rule due to ruling in *City of Columbus v. Kennedy*

July 4, 2025

Congress passed the “One Big Beautiful Bill Act” (H.R. 1). Like the CMS Final Rule, H.R. 1 includes provisions to tighten eligibility and marketplace enrollment requirements.

Recent Federal Changes to Maine's Health Insurance Marketplace

Key:



2025 Implementation

CMS.gov

Provision in CMS Marketplace
Integrity and Affordability Final Rule



2026 Implementation



Provision in HR 1 (2025
Federal Budget Reconciliation Act)



2027 Implementation



Provision sunsets December 31, 2026



2028 Implementation



Enhanced Premium Tax Credits Expire

August 25, 2025

CMS.gov

Deferred Action for
Childhood Arrivals (DACA)
recipients are no longer
eligible to enroll in
marketplace coverage

October 24, 2025

CMS.gov



Special Enrollment Period (SEP) no
longer available for individuals with
household income less than or
equal to 150% of Federal Poverty
Level (FPL)

December 31, 2025
Enhanced Premium
Tax Credits Expire

January 1, 2026

CMS.gov



Individuals must have filed
federal income taxes with
the IRS within the last year
to receive future advanced
premium tax credits*



Those who have income below
100% FPL and are in the five-year
Medicaid waiting period (due to
immigration status) no longer
eligible for premium tax credits



Premium tax credits no longer
available for individuals
enrolled in an SEP based on
income and events not
specified by HealthCare.gov



Individuals must pay back the
full amount of excess premium
tax credits received in the prior
year (likely beginning in 2027
with credits received in 2026)



All bronze and
catastrophic plans sold
through the marketplace
are HSA eligible.

November 1, 2026



CMS.gov

Open enrollment shortened
(reduces open enrollment to a
maximum of 9-weeks)



Individuals who are otherwise
eligible for Medicaid, but do not
meet the community engagement
requirements, are not eligible for
premium tax credits for
Marketplace coverage



Many lawfully present
immigrants no longer
eligible for premium tax
credits



Individuals who receive APTC must
actively verify household income and
family size, immigration status,
eligibility for coverage, and place of
residence; eliminates annual auto-
reenrollment and conditional eligibility

* = Provision is stayed pending resolution of City of Columbus v Kennedy

2025 Plan Year Changes

Effective August 25, 2025

- Deferred Action for Childhood Arrival (DACA) recipients are no longer eligible for coverage through CoverME.gov
- Premium Payment Thresholds established by carriers selling plans within CoverME.gov must use the net percentage-based method (95% or higher), removing the gross-premium and fixed-dollar threshold method previously allowed in the 2026 release of the NBPP

Effective October 24, 2025

- Special Enrollment Period (SEP) removed for individuals with household incomes less than or equal to 150% of the Federal Poverty Level (FPL), unless they qualify for another SEP category

2026 Plan Year Changes



Open
Enrollment
2026

Effective for Plans Beginning on and after January 1, 2026

- Lawfully present immigrants earning less than 100% FPL, including those waiting for Medicaid eligibility due to their immigration status, cannot receive APTC when enrolling in coverage through CoverME.gov
- Consumers must repay all excess APTC when filing taxes if their reported income is more than what was reported on their CoverME.gov application, eliminating the cap on premium tax credit repayment
- All Bronze and Catastrophic plans are HSA-eligible
- Enhanced Premium Tax Credits (EPTC) were *not included* in the Budget Reconciliation Bill and are set to *expire* December 31, 2025. See CoverME.gov [EPTC talking points for Partners](#).

2026 Plan Year Rate Increases

Rates for Plan Year 2026 will increase by an average of 24.2% due to increased medical costs and federal policy changes

Carrier	Plan Type	Proposed Average	Final Average	Low	High	2025 Covered Lives
Anthem Health Plans of Maine	HMO/PPO	19%	23.5%	10.8%	46.5%	33,118
Harvard Pilgrim Health Care	HMO	20%	21.3%	-0.9%	28.9%	13,718
Maine Community Health Options	HMO/PPO	34.4%	26.5%	14.3%	32.7%	22,633
Taro Health (MendingHealth)	HMO	19.1%	32.7%	30.8%	36.2%	1,106

- Anticipation of fewer low-risk enrollees in the marketplace for 2026, prompting rate increases to account for the risk of adverse selection
- Enhanced Premium Tax Credits (EPTCs) are set to expire at the end of 2025 without congressional intervention, further increasing consumer costs
- Majority of consumers will still qualify for Advance Premium Tax Credit's (APTC) – lower level than 2025

OPEN ENROLLMENT 2026: MARKETING & COMMUNICATIONS PLAN

Preparation for Consumers

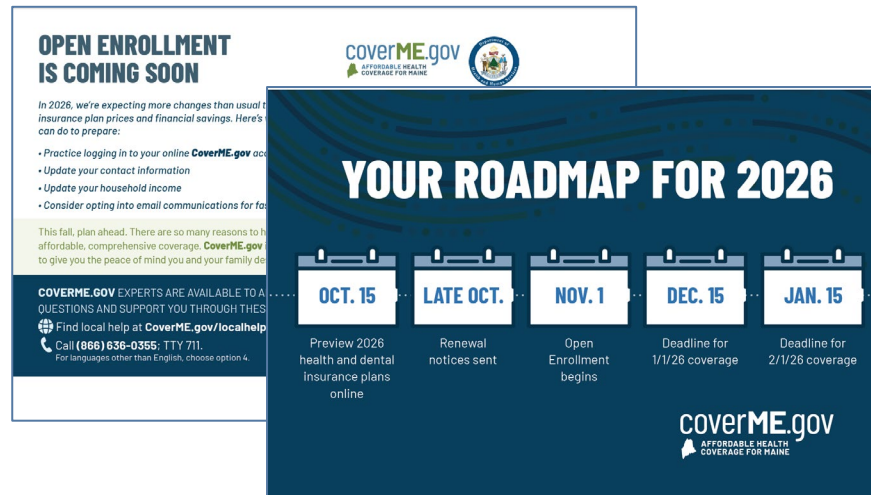
- **Starting 10/15, preview plans with the Plan Comparison Tool:** The CoverME.gov Plan Comparison Tool is an easy way to find the best health plan that fits based on select criteria. It shows the plan benefits and costs, including savings, side-by-side, making it easy to look at all options.
- **Estimate the change to 2026 savings using the KFF calculator:** [Use this unbiased online calculator to estimate what your monthly costs might be.](#) The calculator will give a best estimate, not an exact price. You will see your actual 2026 costs when a personalized renewal notice in October.
- **Speak with a certified broker or enrollment specialist:** Free, local help is available. Understand your options and apply for coverage. Talk to an expert to make sure you're not leaving money on the table. Many offer virtual and in-person support. Visit **CoverME.gov/localhelp**.

COMMUNICATION TO CONSUMERS

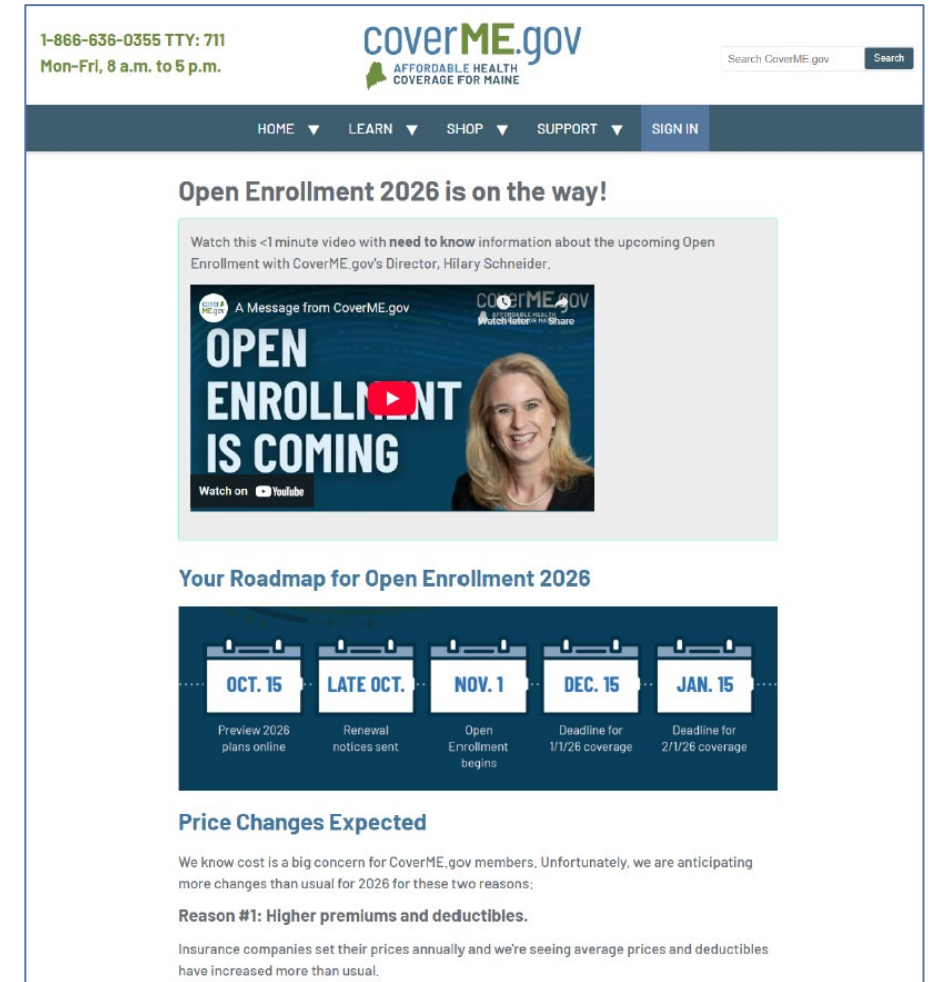
- Email first, postcard back up
- Landing zone, [CoverME.gov/2026](https://www.coverme.gov/2026)
- EPTC Expiration FAQ: <https://www.coverme.gov/learn/financial-help/expiration-of-the-enhanced-premium-tax-credits>



Email Touch 1



Postcard Touch 1



Landing zone

Communication to Consumers for OE 2026

- **CoverME.gov Communication (August - October)**

- Income End Dates of December 31st will impact Auto-Renewals and APTC
- Prepare for Rate Changes and Account Updates
- Account updates needed to re-enroll
 - IRS consent needed
 - Financial application missing information
 - Transfer to MaineCare for eligibility determination
- Encourage active shopping; age outs; silver CSR eligibility
- Cancels; EPTC eligible, as appropriate

Communication to Consumers for OE 2026 (cont.)

- **Carrier Communication (Mid-Late October)**
 - CMS required Plan Renewal Letter informing consumers of prices if current plan was renewed
- **CoverME.gov Auto-Renewal Notice (October 21st-23rd)**
 - Notice they are eligible for auto-reenrollment if they make no changes before December 15th
- **CoverME.gov Redetermination Notice with Cost Estimates (November 1st)**
 - Notice of Plan Year 2026 plan cost estimates, monthly premiums and APTC, based on current enrollment

A person is walking a dog on a dirt path through a dense forest. The path is covered in fallen leaves. In the background, a stylized American flag is superimposed over the trees. The overall scene is peaceful and natural.

coverME.gov



AFFORDABLE HEALTH
COVERAGE FOR MAINE

**A PLAN THAT FITS.
SUPPORT YOU CAN COUNT ON.**

OE 2026 CAMPAIGN OVERVIEW

Comprehensive awareness campaign across traditional and digital tactics



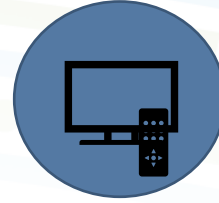
Paid Digital Media

Banner ads
Paid search
YouTube video
Facebook/Instagram/TikTok



Radio

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



Television Ads

Broadcast
Streaming
Cable



Social Media Content

2 posts/week FB/Instagram



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

Press Releases – 10/28
Press events
Radio interviews



Direct to Consumer

Email
Mailers
CAC Outbound Calls



Internal awareness

Share toolkits
Commissioner's weekly message

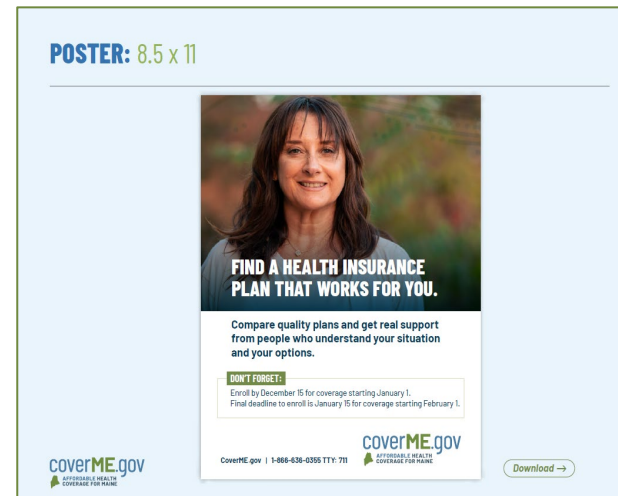


Toolkits

Brokers/Assisters/Advocates
Legislators
Small Businesses

OE 2026 PARTNER TOOL KIT

- 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)
 - English version available now
 - Translated version coming soon
- Includes Frequently Asked Questions to help answer consumer questions



OE 2026 MARKETING & OUTREACH

- Continue to build CoverME.gov brand awareness
 - Adjusting creative concept from **“A Plan that Fits, A Price that Works”** to **“A plan that fits. Support you can count on.”**
- Focus on recruiting new members and retaining current members
- Educate consumers about health insurance
 - ✓ Terminology
 - ✓ Plan options
 - ✓ Financial help
 - ✓ Pre-deductible coverage
- Highlight how and why to get help from enrollment experts and how to prepare for the conversation
- Target populations for outreach:
 - ✓ Agricultural and Fishing communities
 - ✓ Employees of small businesses that cannot afford coverage for employees
 - ✓ Pre-retirees
 - ✓ Service industry workers (childcare, home health, direct care etc.)

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 motion or a stylized landscape. Scattered throughout the background are small, light green dots, some of which are arranged in small clusters or trails.

CARRIER UPDATES

CARRIER UPDATES

- Taro
 - Rebranded to Mending: When a consumer completes their enrollment for PY26, they will see the Mending logo and name when they make their plan selection.
 - Mending is also expanding their coverage area
- Harvard Pilgrim
 - Will no longer be offering catastrophic plans
 - Northern Light Health moving them from the Standard Network (tier 2) to the Preferred Network (tier 1), effective 1/1/26. This will impact the Maines Choice tiering and will also modify the access to certain counties, making coverage statewide.
 - A search on their public website won't show this update *until* 1/1/26. HP's public website currently displays Northern Light as standard network but for plan shopping on CoverME.gov for 2026 coverage, it will display as preferred network.

CARRIER UPDATES

- Community Health Options
 - New Agreement with Northern Light Health includes:
 - Improved rates, less need for Prior Approval for in-patient treatment, and easier-to-understand bills for anyone on a Community Health Options plan using a Northern Light Health facility, effective immediately.
 - Preferred provider copays and coinsurance at all Northern Light Health providers and facilities for Community Health Options Members on HMO Tiered New England plans, beginning Jan. 1, 2026.
 - Newly proposed Bronze and Silver North Star plans offering savings on a range of services for individuals/families and small businesses in Penobscot, Piscataquis, Somerset, Hancock, Aroostook and Washington counties. These plans will be available during 2026 Open Enrollment for Jan. 1, 2026.
 - Specific plan changes are effective for Individual and Small Group plans beginning Jan. 1, 2026.



ENROLLAPP CHANGES

"MY HOUSEHOLD" PAGE WILL BE REMOVED

- Actions on this page will now be done through Applications

coverME.gov Admin

Bhog Radhika ID: 1125681 Logout

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	Edit Member
Julie Doe	000000	7	Female	Child	Edit Member
Jimmy Doe	000000	16	Male	Child	Edit Member
Johnny Doe	000000	19	Male	Child	Edit Member
John Doe	000000	48	Male	Spouse	Edit Member

Add New Member

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(866) 636-0355 / TTY: 711 Live Chat Get Help

"APPLICATIONS" PAGE CHANGES

Old "Applications" page view

Applications

If you started or completed an application for financial assistance, it will be listed below. To update an application, find your current application and select 'Copy to new application'. If the status says it's a draft, that means you haven't submitted that application yet.

Application Year

All Years

Start New Application

ID	Year	Status	Started	Submission	Actions
202110655	2025	Draft	07/09/2025 12:52	N/A	Actions
202110636	2025	Determined	07/07/2025 10:36	07/07/2025 11:42	Actions

Copy to New Application

View Eligibility Determination

Review Application

NEW "APPLICATIONS" PAGE

- Only displays current year and one year prior
- The entire application history can still be accessed by clicking "View Application History"

coverME.gov Broker

Fake Broker
ID: 2068462 | Logout

Home
Applications
Enrollments
My Expert
Verifications
Messages 2

Applications

The information below reflects your most recent application for each coverage year. You can apply for coverage, review and update an application, or view eligibility determinations from this page. To review older applications, select **View Application History** at the bottom of this page.

To start a new application

To update an application

Which year should you select?

2025 Application

Application ID: 2675890 Submitted: 09/25/2025

Name	HBX ID	Age	Relationship	Program Eligibility
Carl Consumer	2068463	27	Self	CoverME.gov with Financial Assistance
Candice Consumer	2068466	28	Spouse	CoverME.gov with Financial Assistance

2024 Application

Start 2024 Application

View Application History

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APPLICATION INSTRUCTIONS

- Added instruction for consumers through dropdown windows

[Home](#)[Applications](#)[Enrollments](#)[My Expert](#)[Verifications](#)[Messages 2](#)

Applications

The information below reflects your most recent application for each coverage year. You can apply for coverage, review and update an application, or view eligibility determinations from this page. To review older applications, select **'View Application History'** at the bottom of this page.

To start a new application

1. Choose the year you want to apply for coverage.
2. Click **'Start Application'** or select the **'Actions'** drop-down and choose **'Resume Draft'**.
3. If you've already submitted an application for a different year, you can save time by selecting **'Copy Info to Application'** from the **'Actions'** drop-down to reuse your information.

To update an application

1. Choose the year you want to update (either this year or last year).
2. Click the **'Actions'** drop-down next to that year.
3. Select **'Update Application'**.
 - Want to update information for just one person? Click their name directly.
4. Make your changes and resubmit the application.

Which year should you select?

2025
Choose this year if you've had a life change in 2025 and need to enroll through a Special Enrollment Period, or if you want to update your 2025 application. [Learn more about Special Enrollment Periods.](#)

2024
Choose this year only if you need to make changes to last year's coverage (this is uncommon).

- You can only apply for 2024 coverage if you are approved for a Special Enrollment Period.
- Changes to your 2024 application do not carry over to 2025. If you update your 2024 application, be sure to select **'Copy Info to 2025 Application'** from the **'Actions'** drop-down and submit the updated 2025 application.

2025 Application

Application ID: 2675890 Submitted: 09/25/2025

Actions ▾

ACTIONS

- Click "actions" drop down to:
 - Copy information to new application
 - Resume drafts
 - View eligibility determinations
 - Review or update current application

2025 Application

Application ID: 2675890 Submitted: 09/25/2025

Name	HBX ID	Age	Relationship	Program Elig
Carl Consumer	2068463	27	Self	CoverME.gov w
Candice Consumer	2068466	28	Spouse	CoverME.gov with Financial Assistance

Actions ▾

Update 2025 Application

View Eligibility Determination

Copy Info to 2024 Application

Review 2025 Application

2024 Application

Start 2024 Application

EDIT INDIVIDUAL INFORMATION


- Clicking on an individual consumer's name will bring you a view with only their information
- You can edit individual consumer's information here, such as contact preferences or updated income information
- Note: consumers must submit this new application for changes to save


Home

Applications

Enrollments

My Expert

Verifications 


Messages 

Applications / Member Details

Candice Consumer's Details

Select 'Edit Section' to make updates to your Information. Your changes won't be final until you submit your updated application.

Income and Adjustments

Person	Types	Frequency	Amount	Dates	
Candice Consumer	Wages and Salaries	Weekly	\$1,000.00	01/01/2025 - Present	Edit
Candice's estimated annual income for 2025 			\$52,000.00		

Personal Information [Edit Section](#)

Date Of Birth	06/09/1997
Sex	Female
Social Security Number Provided?	Yes
Relationship to Primary Member	Spouse
Does Candice need coverage?	Yes
Is this person a US citizen or US national?	Yes
Is this person a naturalized or derived citizen?	No
Is this person a member of an American Indian or Alaska Native Tribe?	No
Is this person currently incarcerated?	No

Demographic Information

Race	White
Ethnicity	Not answered

Contact Information

State Resident Experiencing Homelessness	No
Home Address	
Address Line 1	123 sesame st
Address Line 2	
City	westbrook
Zip Code	04092
State	ME
County	Cumberland

Tax Information [Edit Section](#)

Will this person file taxes for 2025?	Yes
Will this person be claimed as a tax dependent for 2025?	No

SUBMISSION WARNING

Consumers will see this warning screen if they try to navigate away from the application without submitting their changes

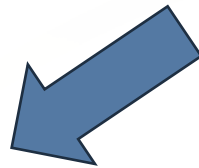
The screenshot displays a web application interface for managing household information. On the left, a sidebar titled "My Household" contains a vertical list of sections: "Tax Info", "Job Income" (highlighted with a circle), "Other Income", "Income Adjustments", "Health Coverage", and "Other Questions". Below this list are buttons for "Back To My Account", "Get Help Signing Up", and "Log Out".

The main content area is titled "Job Income" and includes the instruction: "Tell us about job income for Carl, select 'Continue to Next Step' when finished." The first question is "Does Carl have income from an employer? *", with radio buttons for "Yes" (selected) and "No", and a link for "Not sure?". Below this are input fields for "Employer Name *" and "Phone Number *", followed by an "End Date" field. A modal warning box is overlaid on the form, stating: "Warning: Your application has not been submitted". The modal text reads: "Any changes you've made won't take effect until you submit the application. If you leave now, your application will be saved as a draft and you can finish it later." It contains two buttons: "Leave without Submitting" and "Return to Application".

At the bottom of the form, there are three buttons: "Back to All Household Members", "Previous Step", and "Continue to Next Step".

TWO APPLICATION FLOWS

If consumers select "yes," they are directed to the full application, which includes income information



Account Setup
Tell us about yourself
Family Info
[Get Help Signing Up](#)
[Log Out](#)

Your Application for Premium Reductions

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.

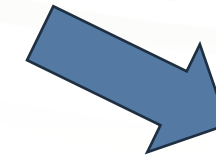
Do you want to apply for monthly premiums reductions, lower out-of-pockets costs, and see if you might qualify for MaineCare? *

☐ Yes ☐ No

[Not sure?](#)

[Previous Step](#) [Continue to Next Step](#)

If consumers select "No," they are directed to a shorter QHP application flow, and will now receive QHP-only eligibility letters



coverME.gov Broker
Fake Broker ID: 2088462 | Logout

Enroll in Coverage
Family Info
Income & Coverage
Preferences
Review
Submit
Eligibility Results
[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.

2025
Select if you've experienced a life change and need to enroll through a Special Enrollment Period or make an update to your 2025 application. [Learn more about Special Enrollment Periods.](#)

2024
Select if you need to make changes for coverage from last year. **This is uncommon.** You can only sign up for 2024 coverage if CoverME.gov has approved you for a Special Enrollment Period. Changes you make to your 2024 application do not automatically apply to your 2025 application. To apply changes, you must copy your application and submit it for 2025.

Choose a plan year

☒ 2025 ☐ 2024

[Previous Step](#) [Continue to Next Step](#)

coverME.gov Broker
Fake Broker ID: 2088462 | Logout

Enroll in Coverage
Family Info
Preferences
Review
Submit
Eligibility Results
[Get Help Signing Up](#)
[Log Out](#)

Family Information

2025 Application for Coverage

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

[Add New Member to Household](#)

Member 1

Name	Age	Sex	Relationship
Carl Consumer	27	Male	Self
Edit Member			

Member 2

Name	Age	Sex	Relationship
Candice Consumer	28	Female	Spouse
Edit Member			

[Previous Step](#) [Continue to Next Step](#)

COVERME.GOV PRESENTATION

34

REMOVE FINANCIAL ASSISTANCE

- Consumers can remove financial assistance from their application
- They will receive this warning if they select "remove Financial Assistance Application"

The screenshot displays the coverME.gov website interface. At the top, the user is logged in as "Carl Consumer" with ID: 2068463. The page title is "2025 Application Details". A warning dialog box is open, asking "Are you sure you want to remove your application for financial savings?". The dialog box contains the following text: "If you remove your application for financial assistance, any tax credits or cost-sharing reductions you currently receive will end. We also won't check if anyone in your household qualifies for MaineCare. To continue, select 'Remove Financial Assistance Application'. You'll then be asked to confirm some household information. If you want to keep your financial savings, select 'Cancel'." The dialog box has two buttons: "Cancel" and "Remove Financial Assistance Application". The background page shows a sidebar with navigation links: Home, Applications, Enrollments, My Expert, Verifications, and Messages. The main content area includes sections for "Income and Expenses", "Personal Information", and "Dates".

coverME.gov Individual and Family Carl Consumer ID: 2068463 | Logout

Applications / Application Details

2025 Application Details

Select 'Edit Section' to make updates to your information. Your changes won't be final until you submit your updated application.

[Remove Financial Assistance Application](#) [View Eligibility Results](#)

Income and Expenses

The following information is used to determine your eligibility for financial assistance.

Person	Income
Carl Consumer	\$12,345
Candice Consumer	\$12,345
Carl's estimated income	\$12,345
Candice's estimated income	\$12,345

Carl Consumer

Personal Information [Edit Section](#)

Date Of Birth	03/17/1998
Sex	Male
Social Security Number Provided?	Yes
Relationship to Primary Member	Self
Does Carl need coverage?	Yes

Dates

05/01/2025 - Present	Edit
01/01/2025 - Present	Edit

OTHER SYSTEM UPDATES

- 14-character password requirement was rolled out to admin users on August 7, 2025
- Consumers with "text" communications preference will receive a text when a message or notice is posted to the consumer's CoverME.gov secure messages
- Consumers can reset their CoverME.gov password via their mobile device

CONSUMER ASSISTANCE CENTER – OE HOURS

CAC Hours:

- Standard Operating Hours - Starting November 1st:
 - Monday-Friday 8am-8pm
- **Expanded hours:**
 - Saturday, November 1, 8am-8pm
 - Saturday, November 8, 15, 22, 9am-1pm
 - Saturday, December 6, 9am-1pm
 - Saturday December 13-Monday, December 15, 8am-10pm
 - Saturday, January 10-Sunday January 11, 9am-1pm
 - Monday, January 12-Thursday, January 15, 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.
- **The CAC is closed on all State of Maine Holidays**

CONSUMER ASSISTANCE CENTER

- **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 weeks of Dec 10th – 15th and Jan 10th – 15th
 - 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

CONNECTING WITH COVERME.GOV

Consumer Assistance Center

- Quickest and most effective way to resolve broker and consumer issues
- Encouraged as a first point of contact

sbmbrokers.dhhs@maine.gov

- Best for general questions or issues which could not be resolved through the CAC
- Include case number and general explanation of the problem
- Please **do not** send PII via this email: use HBXID only to identify consumers

Q & A