

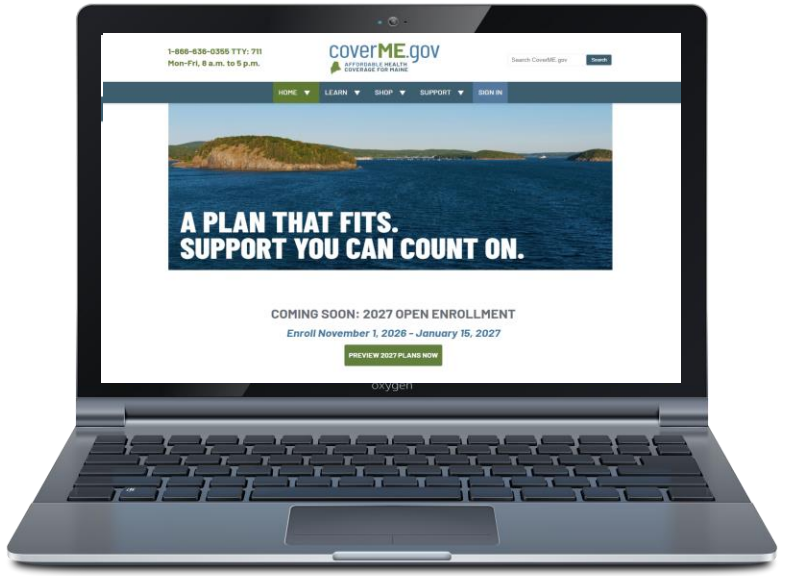
OPEN ENROLLMENT 2027

NEED-TO-KNOW INFORMATION FOR BROKERS AND ASSISTERS

Agenda

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

What Is CoverME.Gov?



- **One-stop online platform** where consumers can shop for & compare health & dental insurance plans
- The only place consumers can access **financial savings** for private health insurance coverage
  - Nearly 75% of enrollees qualify for financial savings
  - Enrollees with financial savings pay an average of **$178 per month**
- **Free, local help for plan selection and enrollment** with CoverME.gov's brokers and navigators- be sure to check your listing in our Find Local Help Tool!

Open Enrollment Timeline

DATE	EVENT
10/15/2026	Anonymous shopping available on public-facing CoverME.gov website
Late October 2026	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
11/1/2026	Open Enrollment begins. Renewal enrollments and enrollment notices present in accounts.
12/15/2026	Deadline to enroll or make changes for coverage starting 1/1/2027
1/15/2027	Deadline to enroll or make changes for coverage starting 2/1/2027

Training And Recertification Timeline

DATE	EVENT
9/8/2026	Broker and assister training for 2027 certification began
10/31/2026	Deadline to complete 2027 certification training: brokers who have not completed training will have their accounts locked, MEAOs who do not have at least one certified MEA complete training will be out of compliance with their agreement
11/1/2026 - 11/29/2026	Grace period for Brokers certified in 2026 attempting to complete training; Accounts will be locked during this time but will not be decertified yet
12/1/2026	Brokers who did not complete re-certification requirements will be decertified

- Training for 2027 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.

IMPACT OF FEDERAL CHANGES ON OPEN ENROLLMENT 2027

coverME.gov
AFFORDABLE HEALTH COVERAGE FOR MAINE

Recent Federal Changes to Maine's Health Insurance Marketplace

Key:

- 2025 Implementation
- 2026 Implementation
- 2027 Implementation
- 2028 Implementation
- CMS.gov — Provision in CMS Marketplace Program Integrity and Affordability Rule
- Provision in 2025 Federal Budget Reconciliation Bill (One Big Beautiful Bill Act)
- Provision sunsets in 2027
- 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

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

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)*

January 1, 2027

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

January 1, 2028

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

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

* - Provision is not currently in effect due to preliminary court rulings from City of Columbus v Kennedy

Reminder: 2026 Plan Year Changes

Last year:

- Lawfully present immigrants earning less than 100% FPL, including those waiting for Medicaid eligibility due to their immigration status, **became ineligible for APTC** when enrolling in coverage through CoverME.gov
- **The repayment cap for APTC was removed**, meaning consumers must repay all excess APTC when filing taxes if their reported income is more than what was reported on their CoverME.gov application
- All Bronze and Catastrophic plans sold through marketplaces became **HSA-eligible**
- Catastrophic plan eligibility was expanded so those under 100% FPL and over 250% FPL could access Catastrophic coverage.
    - NOTE: This expanded eligibility will not be in effect for Plan Year 2027
- Enhanced Premium Tax Credits (EPTC) were *not included* in the Budget Reconciliation Bill and expired on December 31, 2025.

New for 2027: Immigration

- Beginning with Plan Year 2027, **most lawfully present immigrants are <u>not</u> eligible for APTC/CSRs**. Only "eligible noncitizens" (ENCs) may qualify for savings through CoverME.gov. This is limited to:
  - Cuban-Haitian entrants
  - Compact of Free Association (COFA) migrants
  - Lawful Permanent Residents/Green Card Holders
- For MaineCare, eligible Non-Citizen rules took effect **October 1, 2026**. Only individuals with the above statuses, children under 21 years of age, and lawfully present pregnant individuals will be eligible for MaineCare. For more information: https://www.maine.gov/dhhs/oms/providers/provider-bulletins/upcoming-federal-change-medicaid-eligibility-some-noncitizens-2026-07-01
- The CoverME.gov application will be updated to collect the consumers' attestation regarding ENC designation, which will then be compared to federal data. If there is a mismatch, the consumer will need to provide evidence of their Eligible Non-Citizen status.

New for 2027: MaineCare Eligibility and APTC

New for 2027: The federal law H.R. 1 ("The Working Families Tax Cut Act" / "One Big Beautiful Bill Act") tightens Marketplace eligibility rules beginning in 2027 such that, if someone is MaineCare eligible based on income, but ineligible for MaineCare because *they don't meet the new community engagement requirements*, they will *not be considered eligible for APTC*.

New for 2027: MaineCare Eligibility and APTC

- **What are the MaineCare community engagement requirements?** H.R. 1 will newly require most applicants to demonstrate 80 hours per month of qualifying activities to qualify for Medicaid.
- Qualifying activities include work, education, and community service. Applicants who are pregnant or postpartum, medically frail or disabled, caregivers, and American Indian or Alaskan Native are exempt from these new requirements. Those applicants who are income-eligible for MaineCare, but do not meet the new community engagement requirements will additionally be considered ineligible for financial assistance if they apply for health insurance coverage through CoverME.gov
- See Work Requirements for MaineCare Expansion Adults | Department of Health and Human Services for more information
- ***Note**: If someone loses MaineCare due to failure to meet community engagement requirements, they may still qualify for a Special Enrollment Period, even though they will not qualify for APTC*

Looking Ahead to 2028

- Beginning with Plan Year 2028, Open Enrollment Period and beyond, consumers applying for coverage with financial help must **actively confirm** demographic details to continue receiving financial help through CoverME.gov, eliminating annual auto-enrollment for those receiving APTC

- The HR 1 "Failure to Reconcile" regulation will go into effect in 2028. Consumers who have not reconciled their APTC by filing a federal tax return for the most recent tax year will no longer be eligible for APTC.

    - The IRS will be looking at consumer's 2026 tax filing when implementing this provision, so it is very important to encourage consumers to file their taxes and reconcile their APTC.

CARRIER AND PLAN UPDATES

Carrier Updates

- **Mending**
  - No longer offering individual coverage in Maine or outside of Maine.
  - Mending consumers will be moved to the most comparable plan with another carrier.
- **Anthem**
  - No longer offering PPO plans on CoverME.gov
  - Consumers enrolled in Anthem PPO plans will be moved to the most comparable Anthem HMO plans
- **CHO**
  - Now offering a Direct Primary Care (DPC) Bronze plan
- **Harvard Pilgrim**
  - Now offering EPO plans, which offer local and national coverage for providers and hospitals. They only cover in-network care, except in cases of emergency care, and do not require PCP referrals to specialists.
- It is **very important** impacted households actively shop to make sure the auto-renewed plan meets their needs and budget.

Additional Plan Mapping

Community Health Options:

- Health Options Clear Choice Bronze $8000 HSA Plus PPO NE mapped to Health Options Clear Choice Bronze $7500 HSA PPO NE
- Health Options Clear Choice Gold $2500 PPO NE Dental mapped to Health Options Clear Choice Gold $3000 PPO NE
- Health Options Clear Choice Silver $4000 PPO National mapped to Health Options Clear Choice Silver $4500 PPO NE
- Health Options Clear Choice Gold $1500 PPO National mapped to Health Options Clear Choice Gold $3000 PPO NE
- Health Options Clear Choice Bronze $6300 HSA PPO NE mapped to Health Options Clear Choice Bronze $7500 HSA PPO NE

Anthem:

- Anthem Clear Choice Bronze PPO 6300 HSA mapped by county (Anthem Clear Choice Bronze Tiered 7000 HSA
- Anthem Clear Choice Gold PPO 2500 mapped by county (Anthem Clear Choice Gold Tiered 3000)
- Anthem Clear Choice Silver PPO Plus Tiered 4000 mapped by county (Anthem Clear Choice Silver Tiered 4500)

Harvard Pilgrim:

- No plans discontinued

Clear Choice Plans

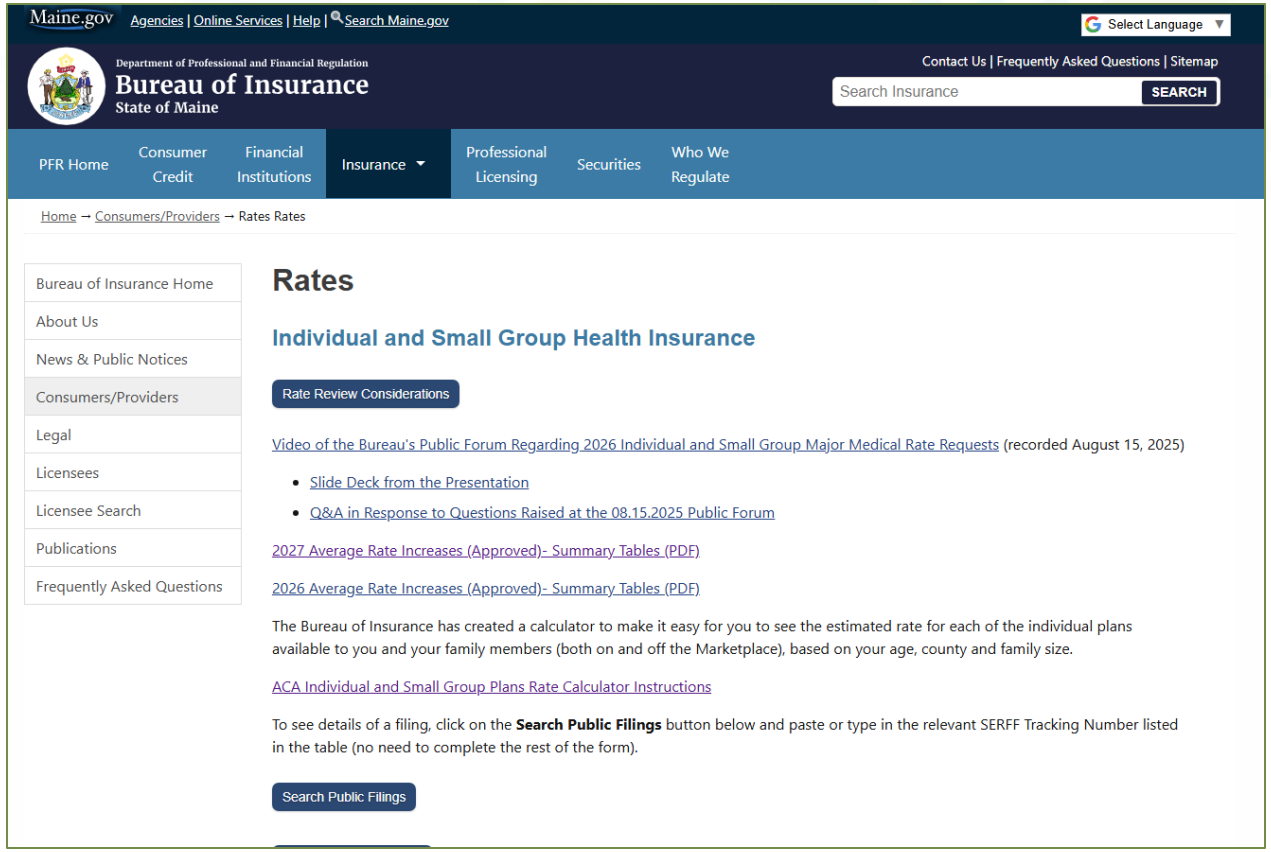
- Most plans sold through CoverME.gov must comply with a standardized benefit design to help consumers better compare plans on an apples-to-apples basis, reduce "choice overload," and to promote competition based on price and customer service.

- These plans, called "Clear Choice" plans have the same deductible, copays, and co-insurance for medical services, no matter which health insurance company offers the plan. These plan designs are updated annually through a collaborative process led by Maine's Bureau of Insurance. In 2027, these plans include a significant increase in pre-deductible coverage.

- For 2027, all clear choice plans include the following pre-deductible coverage:
    - primary care and behavioral health visits
    - chiropractic services
    - Occupational, Physical, and Speech Therapy
    - Urgent care
    - generic prescription drugs
    - Except for the $7,000 deductible HSA plan, all Clear Choice plans also include specialist visits as well. The Silver, Gold and Platinum Clear Choice plans cover preferred brand Rx pre-deductible. The above are covered with copays prior to meeting the deductible.

2027 Plan Year Rate Increases

- Rates *without APTC* for Plan Year 2027 will increase by an average of 14.8% largely due to increased healthcare costs
- 75% of CoverME.gov enrollees receive APTC, and may be largely shielded from this increase
- For a full breakdown of rate increase by carrier and market type, please visit the Bureau of Insurance's webpage on rates



COMMUNICATIONS & MARKETING PLAN

Consumer Communications

PRE-OPEN ENROLLMENT

Get ready for Open Enrollment 2027!

- Key OE dates
- APTC and CSR availability
- Free, local BMEA help
- Focus on plan features: HSAs, increased pre-deductible coverage
- Preview plans starting 10/15

Emails, postcards, CoverME.gov notices & account messages go out

Outreach to Mending policyholders on Mending's exit & auto-re-enrollment

NOVEMBER 2026

OE27 has started! Enroll now.

- Importance of active shopping
- Plan Comparison Tool
- Continue APTC, BMEA, plan feature messaging

DECEMBER 2026

Don't miss the deadline for 1/1 coverage.

- Enroll by 12/15 for 1/1 coverage
- Continue active shopping, APTC, BMEA, plan feature messaging

JANUARY 2027

Your last chance for 2027 coverage.

- Enroll by 1/15 for 2/1 coverage, otherwise you will need a SEP
- Continue active shopping, APTC, BMEA, plan feature messaging

September 2026 – January 2027: Members will receive targeted, rolling enrollment-related communications (account updates, IRS consent, re-enrollment notices, and more)

Targeted Consumer Communications

- **From CoverME.gov via email, outbound call, and/or mail (9/2026– 1/2027)**
  - Account updates needed to re-determine financial assistance (designated BMEAs already outreached)
    - IRS consent needed
    - Financial application missing information
    - December 31st income end dates (on potentially continuing income)
  - Assessed as MaineCare eligible based on latest application info
  - 2027 application completed, but not enrolled
  - Not auto-renewed for 2027 or enrolled for 2026 after the start of OE, but not enrolled for 2027
  - Not assisted by a broker or Maine Enrollment Assister; for consumers with large premium increases and self-employed consumers

Targeted Consumer Communications (cont.)

- **From CoverME.gov via email, outbound call, and/or mail (9/2026 – 1/2027)**
  - Encourage active shopping; especially Anthem PPO and Mending consumers
  - Between 400-450% FPL – options to consider for reducing taxable income (e.g., HSA info)
  - Immigration changes impacting financial assistance eligibility
    - New webpage: Financial Assistance for Immigrants: Changes for 2027 | CoverME.gov
  - 26-year old age-offs
  - Qualified for CSRs with Silver plan, but enrolled in Bronze plan
  - Cancellations for reasons other than death, Medicare/Medicaid eligibility, non-payment, or access to employer coverage

Required Consumer Notices for Current Enrollees

- **Carrier Communication (Mid-Late October)**
  - CMS required Plan Renewal Letter informing consumers of prices if current plan was renewed
- **CoverME.gov Redetermination Notice (Late October)**
  - Notice they are eligible for auto-reenrollment if they make no changes before December 15th
- **CoverME.gov Renewal Notice with Cost Estimates (November 1st)**
  - Notice of Plan Year 2027 plan cost estimates, monthly premiums and APTC, based on current enrollment

Resource Library

- In addition to our partner resources, CoverME.gov now has a resource library for consumer facing materials on our website under Learn>Resource Library
- This resource library can be filtered by topic and language, and contains many helpful resources to share with consumers!



PRINT COMMUNICATION SAMPLES



MENDING HEALTH IS LEAVING THE MARKETPLACE

coverME.gov

Mending Health will not offer health plans in 2027. Mending is reaching out to members by mail.

To help prevent gaps, CoverME.gov will re-enroll eligible Mending consumers into a plan from another insurer based on costs and network similarities. More details on each match will be sent this fall.

Shopping and comparing plans this Open Enrollment is strongly encouraged to find the best fit for individual needs and budget.

Check your account and CoverME.gov for more information.

Find local help at
CoverME.gov/localhelp

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



OPEN ENROLLMENT IS HERE

coverME.gov

Take a fresh look at your coverage for 2027. Plans change every year. Even if you keep the same plan, your prices, provider networks, covered medications, and the savings you are eligible for may be different in 2027.

Compare plans and save. CoverME.gov enrollees who qualify for financial assistance pay an average of $178 a month for coverage. See your options in seconds with our Plan Comparison Tool. Enter your income to find your personalized savings. Scan the QR code below or visit CoverME.gov/shop.

Talk to a pro for guided help. Local experts can walk you through your options, answer your questions, and help you enroll. Their support is free to you. Book your spot early with an expert at CoverME.gov/localhelp.

Shop your options at
CoverME.gov/shop

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



Community Outreach and Partnerships

Partnering with community organizations to bring enrollment help to Mainers through virtual webinars.



HOSPITALITY MAINE

MAINE ARCHIVES & MUSEUMS
Supporting and promoting Maine's collecting institutions

MAINE ORGANIC FARMERS AND GARDENERS

RSU 13
REGIONAL SCHOOL UNIT 13

Virtual Webinar Partnerships

Some of our OE27 partners:

- *Maine Community Health Workers Initiative*
- *Maine Tourism Association*
- *Hospitality Maine*
- *Maine Organic Farmers and Gardeners Association*
- *Maine Archives and Museums*
- *RSU 13*

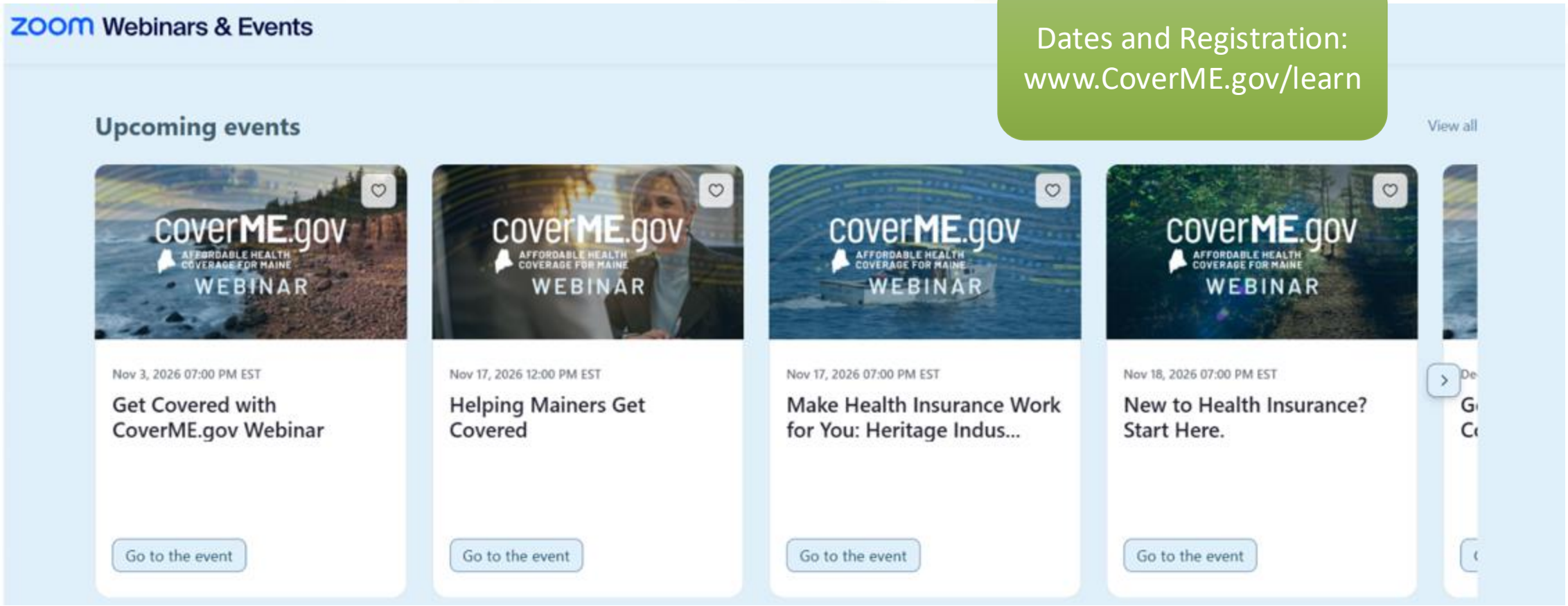
Target Populations

- **Young adults:** age 21-34
- **300-400% FPL:** COBRA, self-employed, health conditions, early retirees
- **Heritage industries:** farming, fishing, lobstering, marine trades, forestry, woodwork
- **Geographic:** Oxford, Franklin & Somerset counties; Knox, Lincoln & Hancock counties

Virtual Consumer Webinar Series

Free, promoted webinars open to the public to learn about CoverME.gov and get questions answered

Dates and Registration:
www.CoverME.gov/learn



Marketing Strategy

- Focused on **brand awareness**, highlighting **active shopping** and **availability of financial savings**, and a strong push towards **free, local, expert help**
- Targeted towards **key populations** & **geographies**
  - "Health insurance is a lot, we've got you covered"
  - "Make health insurance work for you"
  - "You insure your equipment, do the same for your health"
  - "Health insurance tax credits are still available"
- **Channels:** Traditional media, digital media, SEO, ChatGPT ads, influencer & sports partnerships (MaineLife, Mariners)
- **Creative:** consumer testimonials, shortform videos, landing page, QR code integration, branded giveaways



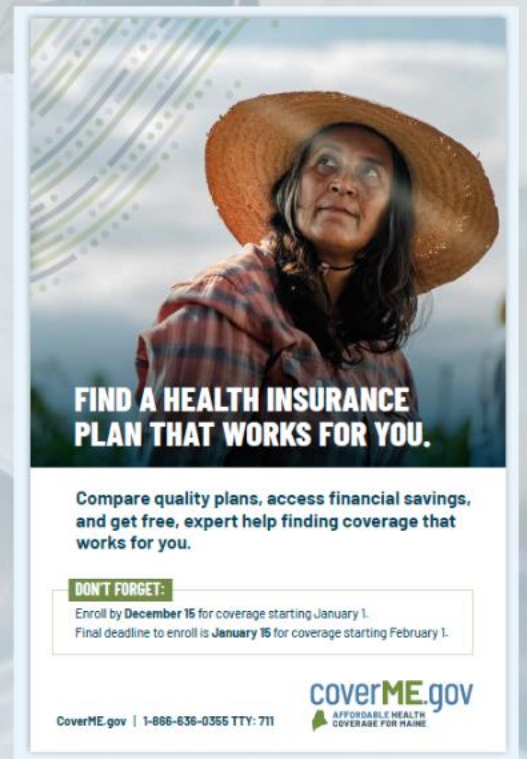
PARTNER TOOLKIT

Everything navigators, brokers, assisters, partners, small businesses and more need to help promote and share on Open Enrollment:

- Newsletter blurb: A ready-to-use blurb for your external e-newsletter
- Promotional materials: Social media posts, digital screensavers, and printable flyers and posters
- Talking points and FAQs: Clear answers to common questions
- Multilingual resources with translations into varying languages including Arabic, French, European Portuguese, Somali, Chinese (traditional and simple), and Spanish





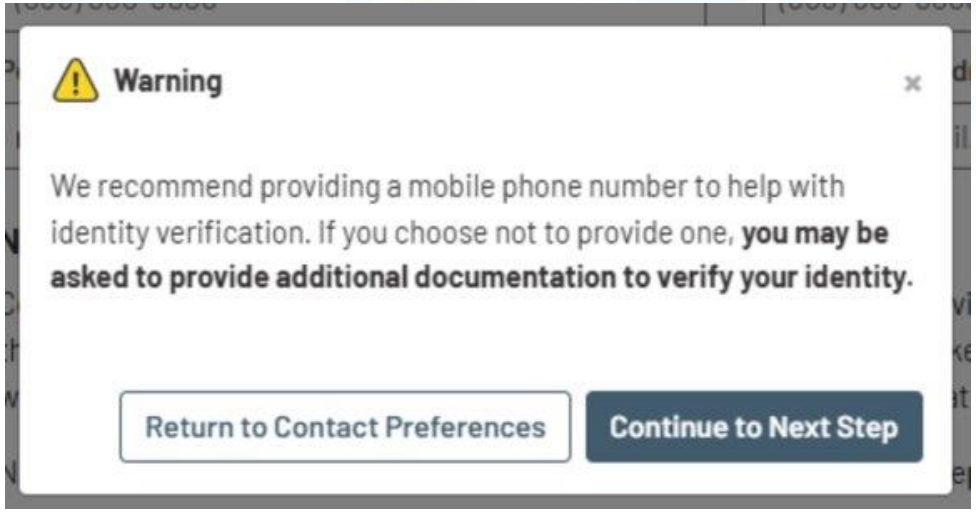


ELIGIBILITY AND ENROLLMENT PLATFORM CHANGES

Remote Identity Proofing (RIDP) Changes

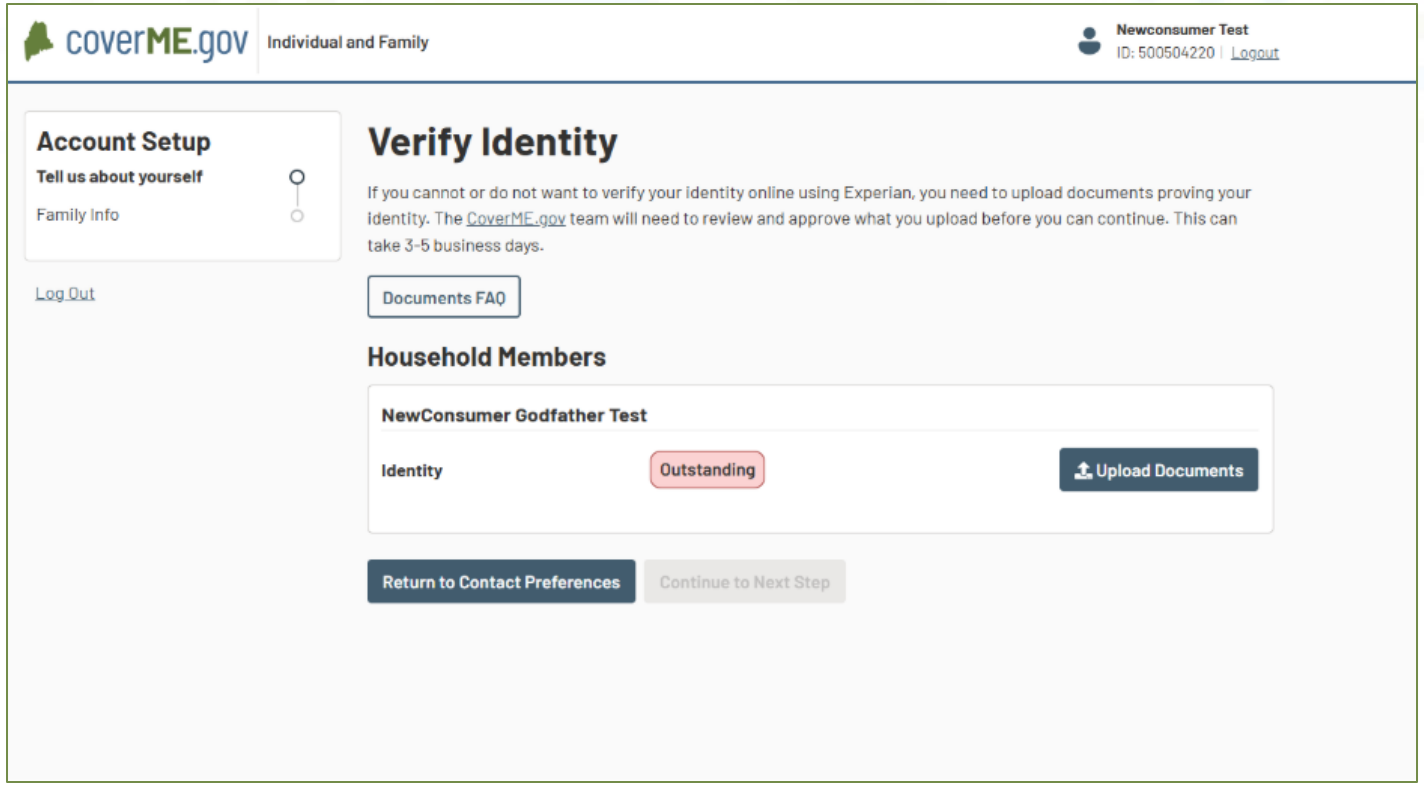
- The Remote Identity Proofing (RIDP) Process has been updated to meet federal requirements. This is now a one step process that analyzes: Personal information, Device information (location, timezone, computer details), Credit bureau data and Fraud Shield signals.

- When creating their account, consumer's will be prompted to provide a mobile phone number to help with Identity Proofing



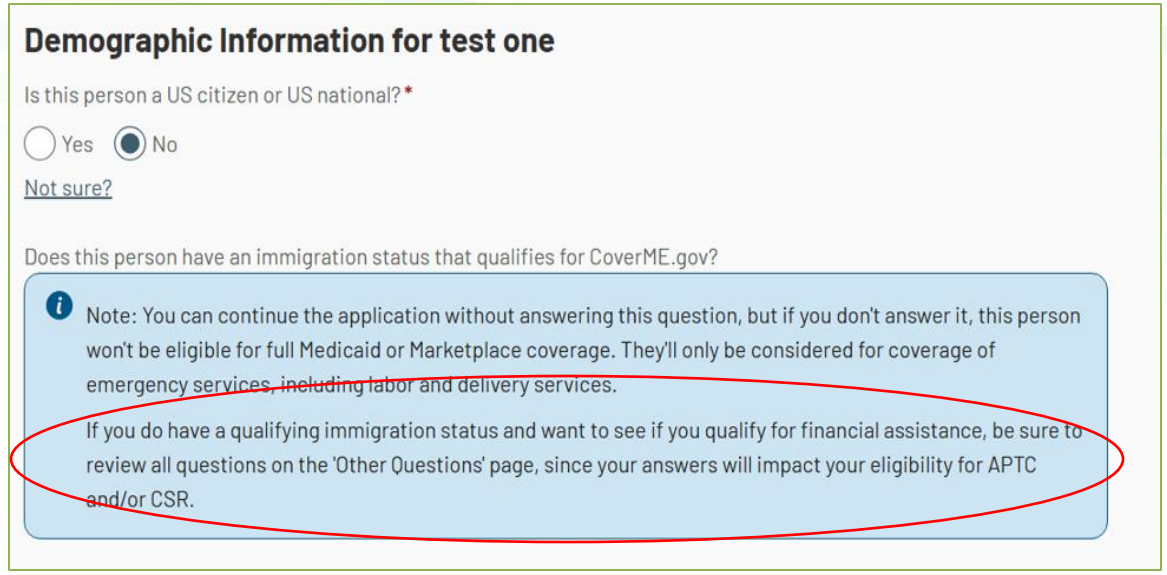
Document Upload for RIDP

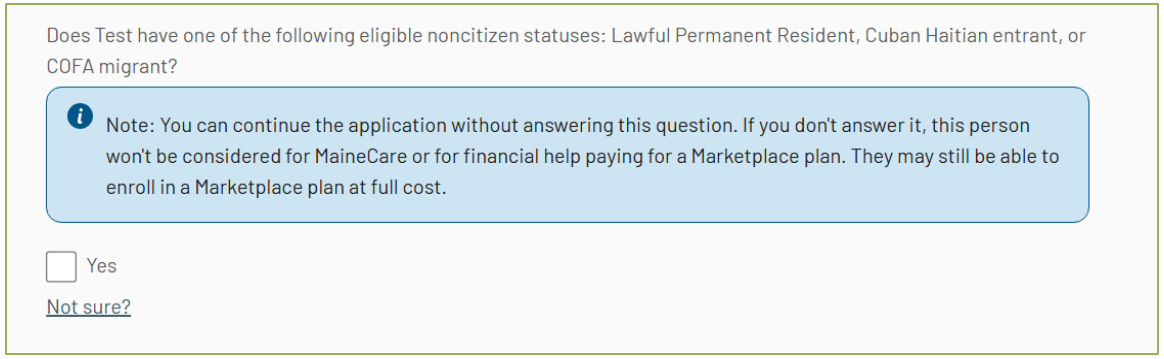
- Consumers who fail RIDP or who disagree to electronic identity verification will be directed to the Verify Identity page to upload documents
- Identity document review takes 3-5 business days



Eligible Non-Citizen Changes

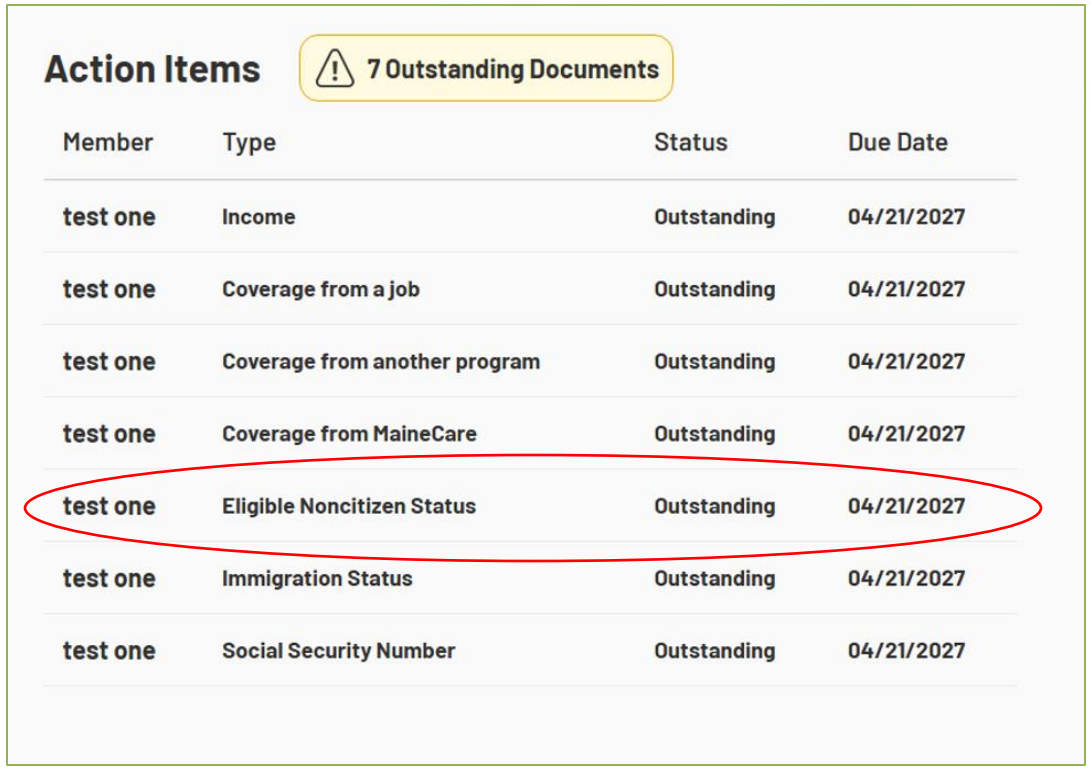
- Updates to application regarding Eligible Non-Citizen (ENC) Status
- Includes updated flash messaging, and an additional question which appears only when a consumer has indicated they are not a US citizen or US national





Eligible Non-Citizen Changes

- New Data Matching Inconsistency (DMI) Type for Eligible Non-Citizen status



Action Items ⚠ 7 Outstanding Documents

Member	Type	Status	Due Date
test one	Income	Outstanding	04/21/2027
test one	Coverage from a job	Outstanding	04/21/2027
test one	Coverage from another program	Outstanding	04/21/2027
test one	Coverage from MaineCare	Outstanding	04/21/2027
test one	Eligible Noncitizen Status	Outstanding	04/21/2027
test one	Immigration Status	Outstanding	04/21/2027
test one	Social Security Number	Outstanding	04/21/2027

Assister Portal Changes

- CoverME.gov implemented system updates to create a specialized portal for Maine Enrollment Assister Organizations. While most of these changes do not affect user experience, some changes you will notice include:

- **The "Promote to Coordinator" feature**: this will allow the coordinator on an account to designate a different Expert staff member to the Coordinator role. This coordinator will not be displayed in consumer-facing interfaces, but will be the point of contact for your organization for CoverME.gov, and will have the ability to approve or remove Expert staff from your organization.

- The Coordinator will temporarily **lose the ability to edit organization information**. This feature will be returned to coordinators in a later phase of this system deployment. In the meantime, if your organization has updates to location, phone number, or availability, please email SBMAssisters.DHHS@maine.gov and we will make these updates.

Assister Portal Changes: Consumer View

- **Consumers will now be able to select both one assister *and* one broker.** Brokers and Assisters will not have the ability to remove or select one another, only consumer will be able to take this action.
- Consumers will **no longer see the "Enrollment Assister" role** in the Expert Search function, but will search MEAOs by organization name.

CONSUMER ASSISTANCE CENTER

Consumer Assistance Center: OE27 Hours

CAC Hours:

- Standard Operating Hours - Starting November 2nd:
  - Monday-Friday 8am-8pm

- **Expanded hours:**
  - Sunday, November 1, 8am-5pm
  - Saturday, November 7, 14, 21, 9am-1pm
  - Saturday, December 5, 9am-1pm
  - Saturday December 12 and Sunday, December 13, 9am-5pm
  - Monday, December 14 and Tuesday, December 15 8am-10pm
  - Thursday, December 24 8am-6pm
  - Saturday, January 9 9am-1pm
  - Friday, 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 Tips

- **Pathway to reach a representative specifically trained to handle broker and navigator issues:**
  - Once you have called the Consumer Assistance Center:
    - Press 1 to enter the Broker/Maine Enrollment Assister menu
      - Once you are in the Broker/MEA menu:
        - Select 1 if you are **helping someone apply or enroll**
        - Select 2, to receive **technical help,** such as a password reset
          - This option will tell you how to reset your password online.
          - After you receive password reset instructions, pressing 1 will repeat the message, pressing 2 will route you to a CSR
        - Select 3, to get help with your certification courses or the Learning Management System

Consumer Assistance Center: Deadline Weeks

Triage System for High Volume Call Days

- Used Dec 10th – 15th and Jan 10th – 15th

  - Authenticate yourself and the account with CSR, provide 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 as if it were the date of the original call.

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 and sbmassisters.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
- Use HBXID to identify consumers

Q & A

Questions and Answers from the Live Session

- *What is a "BMEA"?*
  - BMEA stands for Brokers and Maine Enrollment Assisters.
- *Where can I find more information on immigration changes impacting CoverME.gov consumers?*
  - CoverME.gov has a new dedicated webpage with more information: https://www.coverme.gov/immigrants
- *Will you reach out to brokers and assisters regarding consumer notifications and verifications? Will brokers ever have access to reports or filters so we know who is active and who isn't or who need to complete verification requests?*
  - We do sometimes conduct outreach to brokers and Maine Enrollment Assisters who are associated with consumers who have application blockers, as capacity allows. We will also be rolling out changes to the broker and assister portal that will allow you to pull your own lists. However, those changes are unlikely to be rolled out before Open Enrollment ends. We are implementing those portal changes as soon as possible. All the federal required system changes delayed that roll out.

Questions and Answers from the Live Session

- *How do you update the assister Organization information?*
  - Assister organizations can reach out to SBMAssisters.DHHS@maine.gov our call our consumer assistance center at 1-866-636-0355 to request updates to organization information.
- *Is there any approved materials for social media for brokers and assister organizations?*
  - Yes! Social media resources are included in our **2027 CoverME.gov Outreach and Enrollment Toolkit (PDF)**, found on our website under Support>For Brokers and Assisters>Partner Resources
- *Will Special Enrollment Period (SEP) approval turn-around time remain the same during open enrollment?*
  - Yes, SEP approval turn around times will remain the same during open enrollment
- *Can brokers and assisters call in to the Consumer Assistance Center with consumers on a 3-way call?*
  - Yes!

Questions and Answers from the Live Session

- *With new demographic issue concerns, what rules apply to tax households with students out of state? Or Maine residents who are in another state as part of a doctorate program for part of the year?*
    - There are no changes to eligibility for open enrollment 2027 for students attending school out of state.
- *If a consumer waits until the last day to enroll, and has an issue that CAC needs to assist, will that date be stamped so that the consumer gets coverage the first of the next month?*
    - As long as the consumer calls and speaks to a triage agent and a case is created, we will honor the effective date they would have on the date they called.
- *Can a dependent parent get APTC under their child?*
    - No, dependent parents aren't eligible for APTC, but they may be eligible for premium tax credits when the person who claims them files their taxes. Consumers should consult with a tax professional to confirm how this is reported on taxes

Questions and Answers from the Live Session

- *If an eligible non-citizen has $0 income of individual income, but their household has income over 100 FPL, will they qualify for APTC*
    - Income is assessed at the household level, so if someone is an eligible non-citizen and their household income is above 100% FPL, they may be eligible for APTC.
- *Where can brokers and assisters reach out to CoverME.gov with specific case questions or technical support?*
    - Brokers and assister can reach out to us directly be email at sbmbrokers.DHHS@maine.gov and sbmassisters.DHHS@maine.gov . Additionally, brokers and assisters can always call our consumer assistance center at 1-866-636-0355