

SPECIAL ENROLLMENT PERIODS

Once Open Enrollment ends each year, you must meet certain criteria to enroll, change plans, or add someone to your plan. If you meet these criteria, you will qualify for a Special Enrollment Period (SEP). A Special Enrollment Period is a limited time where you can enroll in a new plan or make changes to your existing plan outside of Open Enrollment. Report life changes that may make you eligible for a SEP as soon as possible. Report life changes by calling us at **1-866-636-0355, TTY: 711**.

You may have to submit documents to verify life changes.

When you apply for coverage and a Special Enrollment Period (SEP) due to a life event, you may be asked to send documents to confirm that you qualify. You must send these documents before you can start using coverage. Documents must include your name and the date of the life event. For information on where to send documents, contact CoverME.gov's Consumer Assistance Center (1-866-636-0355, TTY: 711).

Loss of Coverage

The document must include your name and the date of coverage loss. You can submit more than one document.

- A letter from an insurance company, on official letterhead, including:
 - A letter or premium bill from your former insurance company that shows you or your dependent's cancellation/termination from health coverage.
 - A decertification letter from your insurance company stating when coverage will no longer be offered.
- A letter from an employer, on official letterhead, that confirms one of these about you or your spouse or dependent family member:
 - Your employer dropped or will drop your coverage or benefits.
 - Your employer stopped or will stop contributing to your cost of coverage.
 - Your employer changed or will change coverage or benefits & your coverage will no longer be considered qualifying health coverage.
- A letter about COBRA coverage, like a letter from an employer or health insurance company that confirms:
 - Your employer's offer of COBRA coverage & the date this coverage would start.
 - Your COBRA coverage ended or will end, or your employer stopped or will stop contributing to the cost of coverage & when.
- A health care program document, on official letterhead, including:
 - A letter from a government health program, like TRICARE, Veterans Affairs (VA), Peace Corps, or Medicare, showing when coverage ended or will end.

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- A letter from MaineCare (state Medicaid or CHIP agency) showing that your eligibility for MaineCare or CHIP was denied & when it was denied or that your MaineCare or CHIP coverage ended or will end.
- A dated copy of your military discharge document (DD214).
- If you lost student health coverage, a letter on official stationery showing when coverage ended or will end.

Permanent move

To qualify for this SEP, you must have had coverage at your previous address that ended because of your move. If you moved to Maine from an out-of-state address, you must send proof of your old address AND proof of your new address.

- Identification, that shows your current address/state, such as:
 - Maine driver's license
 - Maine state ID card
 - Passport
 - Voter registration card
- A letter from an insurance company, like a homeowner's or renter's policy statement, that includes your policy start date at your new address.
- Mortgage or rental document for your new address, including:
 - A mortgage deed that says the owner uses the property as a primary residence.
 - A rental or lease agreement that shows a start date at your new address.
- City or town real estate tax bill
- U.S. Postal Service change of address confirmation letter that include the mail forwarding date and the address the mail will be forwarded to.
- A letter from a government organization, on official letter head, that shows a change of address to your new address, including:
 - A Social Security statement.
 - A notice from SNAP (food stamps), MaineCare (Medicaid) or TANF (cash assistance) agency.
 - Maile from the Department of Motor Vehicles (DMV).
 - Mail from the Internal Revenue Service (IRS).
- Bills or financial statements that show a change of address or newly started services at your new address, including:
 - Mail from a financial institution or a bank statement.
 - An internet, cable, phone, or other public utility (like gas or water) bill or service communication. This should show the date that your new utilities or services started.

Other Special Enrollment Periods may also require document verification. For the full requirements to activate any Special Enrollment Period, contact CoverME.gov's Consumer Assistance Center at 1-866-636-0355, TTY: 711.