

The logo graphic consists of several vertical, wavy lines of varying heights and colors, ranging from dark blue to light green, with small circles of the same color interspersed along the lines.

COVERME.GOV

Plan Year 2025
Outreach and
Enrollment Toolkit

coverME.gov



AFFORDABLE HEALTH
COVERAGE FOR MAINE

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

INTRODUCTION

November 1, 2024 marks the beginning of the fourth Open Enrollment Period for **CoverME.gov**—Maine’s official Health Insurance Marketplace. Many Mainers continue to qualify for financial help because Congress extended increased financial assistance, first provided in the American Rescue Plan Act of 2021. Unless Congress takes action, the enhanced financial support will expire at the end of 2025. **CoverME.gov** is the only place where Mainers can get financial support to help lower premiums and other out-of-pocket costs.

Partners across the state are continuing the important work of connecting consumers with free local assistance to get Maine residents enrolled for 2025. Last year, more than 62,500 Mainers selected plans through **CoverME.gov** during Open Enrollment. This year, we want to reach new audiences and encourage even more Maine residents to get covered and protect their household with the security insurance offers! We need you to help spread the word about **CoverME.gov**. Thank you for your valued partnership as we continue to **help consumers access affordable, quality health coverage**.

COVERME.GOV HIGHLIGHTS

- Open Enrollment runs from **November 1, 2024 through January 15, 2025**. Consumers should choose a plan by December 15, 2024, for insurance that starts on January 1, 2025. Consumers who enroll between December 16, 2024, and January 15, 2025, will have coverage starting on February 1. January 15 is the last day to enroll for 2025 coverage unless consumers qualify for a special enrollment period.
- All health plans offered on **CoverME.gov** provide quality, comprehensive coverage that includes Essential Health Benefits, including no-cost preventative services as well as office visits, hospitalization, prescription drugs, mental health services, substance use treatment, and more.
- **CoverME.gov** is the **only place** for Maine people to access financial assistance to lower their costs.
- Most Maine people will qualify for financial assistance this year, making it easier to find the health insurance plan that best fits their needs and budget for 2025. This includes:
 - People who earn more than 400% of the federal poverty level (about \$60,240 for an individual, or \$124,800 for a family of four) qualify for financial help if coverage would otherwise be unaffordable to them.
 - Some people who previously were ineligible because a member of their family has an offer of affordable coverage through a job.
 - Deferred Action for Childhood Arrivals (DACA) recipients are now eligible to apply for coverage and may qualify for financial assistance to help them purchase quality health insurance.
- Consumers can get free help with enrollment from certified brokers and Maine Enrollment Assistors using our Find Help tool at **CoverME.gov/localhelp**.
- **CoverME.gov** is here to help—consumers can call **1-866-636-0355** TTY: **711** to reach our call center and get their questions answered. Translation services are available by selecting option 4.

TALKING POINTS ABOUT COVERME.GOV

Below are talking points about **CoverME.gov** and the health and dental coverage it offers. In addition, there are **FAQs** starting on page 18 to address consumer questions about Open Enrollment for **CoverME.gov**, including how consumers can compare their options and enroll in coverage.

CoverME.gov Overview

- **CoverME.gov** is a one-stop shop, run by the Office of the Health Insurance Marketplace, where Mainers who are buying coverage on their own **can go to compare and enroll in private health and dental insurance plans.**
- It is **the only place** where Mainers can get financial help to purchase health insurance. Some members pay less than \$10 a month.
- All of the plans are high quality with comprehensive health coverage that covers doctors' visits, prescriptions, emergency care and more.
- All plans sold on **CoverME.gov** are offered through legitimate companies licensed in Maine.
- If you visit **CoverME.gov** and enter some information about yourself and your household, you can compare health insurance plans to find one that fits your needs at a price that works for your budget.
- Time is running short—open enrollment begins on November 1, 2024, and ends on January 15, 2025. Don't wait! Visit **CoverME.gov** today to compare your options and enroll in coverage.

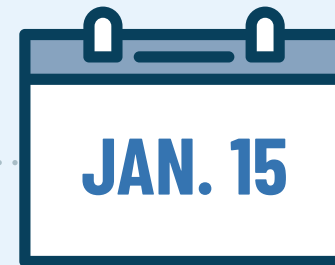
PLAN YEAR 2025 KEY DATES



OPEN
ENROLLMENT
LAUNCHES



DEADLINE
FOR 1/1
COVERAGE



LAST DAY TO
ENROLL IN A
2025 PLAN

FLYER: 8.5 x 11



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.

[Download English →](#)

[Download Arabic →](#)

[Download French →](#)

[Download Lingala →](#)

[Download Portuguese →](#)

[Download Somali →](#)

[Download Spanish →](#)

POSTER: 8.5 x 11




FIND HEALTH INSURANCE THAT FITS AT A PRICE THAT WORKS.

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.

POSTER: 11x17



FIND HEALTH INSURANCE THAT FITS AT A PRICE THAT WORKS.

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
AFFORDABLE HEALTH COVERAGE FOR MAINE

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

[Download English →](#)

[Download Arabic →](#)

[Download French →](#)

[Download Lingala →](#)

[Download Portuguese →](#)

[Download Somali →](#)

[Download Spanish →](#)

NEWSLETTER: SAMPLE TEXT

FIND HEALTH INSURANCE THAT FITS AT A PRICE THAT WORKS.

CoverME.gov is where Mainers can find and enroll in quality health insurance plans that cover all essential benefits like annual exams, prescriptions, mental healthcare, and emergency services.

Even better? 85% of people who enrolled through **CoverME.gov** last year received financial savings to lower their health insurance costs. Some people pay as little as \$10 or less a month.

You have until December 15 to enroll—let's go!

- Enroll by 12/15 for coverage that starts 1/1/25.
- Final deadline to enroll is January 15 for coverage starting February 1.

Enroll online at **CoverME.gov**, or call **1-866-636-0355 TTY:711**. For assistance in another language, select option 4 from the phone menu.

Get in-person help by going online to **CoverME.gov/localhelp** to find a **CoverME.gov** registered broker or Maine Enrollment Assister (at no cost).

SOCIAL MEDIA

Thank you for helping more Mainers find and enroll in a health insurance plan that fits at a price that works.

In this social media toolkit you will find graphics and draft social posts to share via your social media accounts. When sharing content, please include the hashtag **#CoverME** and tag us. We encourage you to follow our accounts and like and share our posts!



COVERME.GOV



COVERME.GOV_

SOCIAL MEDIA: GRAPHIC 1

Post copy: CoverME.gov is the one-stop shop and only place for Mainers to compare health insurance plans, find savings, and get answers. Enroll by December 15 for coverage starting January 1. Final deadline to enroll is January 15 for coverage starting February 1.



[Download Post Copy →](#)

[Download English →](#)

[Download Arabic →](#)

[Download French →](#)

[Download Lingala →](#)

[Download Portuguese →](#)

[Download Somali →](#)

[Download Spanish →](#)

SOCIAL MEDIA: GRAPHIC 2

Post copy: CoverME.gov is the one-stop shop and only place for Mainers to compare health insurance plans, find savings, and get answers. Enroll by December 15 for coverage starting January 1. Final deadline to enroll is January 15 for coverage starting February 1.



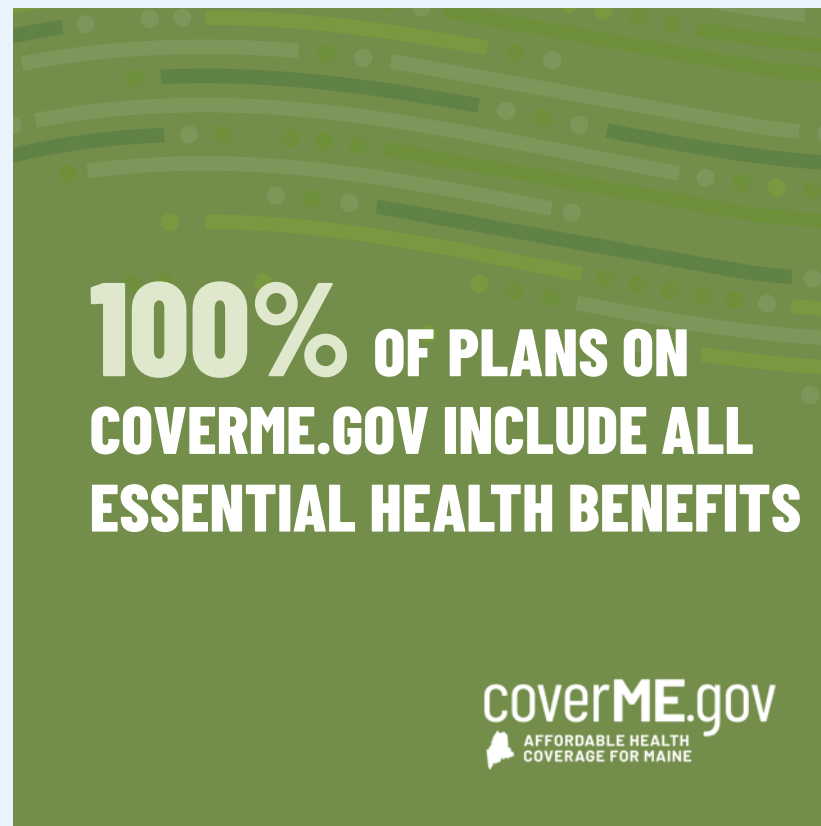
SOCIAL MEDIA: GRAPHIC 3

Post copy: CoverME.gov is the one-stop shop and only place for Mainers to compare health insurance plans, find savings, and get answers. Enroll by December 15 for coverage starting January 1. Final deadline to enroll is January 15 for coverage starting February 1.



SOCIAL MEDIA: GRAPHIC 4

Post copy: CoverME.gov is the one-stop shop and the only place for Mainers to compare health insurance plans, find savings, and get answers. All plans cover doctor visits, prescriptions, emergency care, and more. Enroll by December 15 for coverage starting January 1. Final deadline to enroll is January 15 for coverage starting February 1.



SOCIAL MEDIA: GRAPHIC 5

Post copy: At CoverME.gov, you'll find quality health insurance plans that cover prescriptions, doctor visits, mental healthcare, emergency services and more. You'll also find financial savings to lower the "sticker price" of those plans—last year 85% of people who enrolled got help to lower their costs. Why are you still reading this?? You have until December 15 to enroll—let's go!



SCREEN SAVER: VERSION 1

**A HEALTH INSURANCE PLAN THAT FITS
AT A PRICE THAT WORKS.**

Enroll by 1/15 at **coverME.gov**
 AFFORDABLE HEALTH
COVERAGE FOR MAINE

[Download →](#)

SCREEN SAVER: VERSION 2

**FIND HEALTH INSURANCE
THAT FITS AT A PRICE
THAT WORKS.**

Compare plans and get financial
help to lower your costs at

coverME.gov
AFFORDABLE HEALTH
COVERAGE FOR MAINE

**ابحث عن التأمين الصحي
الذي يلبي احتياجاتك بسعر
مناسب.**

قارن بين الخطط واحصل على مساعدة
مالية لتقليل ما تتحمله من تكاليف على
الموقع الإلكتروني CoverME.gov

**ENCONTRE UM PLANO
DE SAÚDE ADEQUADO POR
UM PREÇO QUE SE ENCAIXA
NO SEU ORÇAMENTO.**

Compare planos e obtenha auxílio
financeiro para minimizar os custos
no site CoverME.gov

**KU HEL CAYMIS
CAAFIMAAD QIIME
HABBOON OO KU
QANCIYA.**

Isku barbardhig qorsheyaasha jira oo
ka hel caawimaad maaliyadeed si aad
u dhinto kharashaadka kaa baxa barta
CoverME.gov

**ENCUENTRE EL MEJOR
SEGURO DE SALUD PARA
USTED AL PRECIO QUE MÁS
LE CONVIENE.**

Compare los planes y reciba
asistencia financiera para reducir
sus costos en CoverME.gov

1-866-636-0355 TTY: 711 For assistance in another language, select option 4.

[Download →](#)

FAQs

When can I enroll in CoverME.gov coverage?

- Open Enrollment is only available once a year from November 1 to January 15. If you miss that deadline, the only way to enroll before the next Open Enrollment (starting November 1, 2025) would be if you experience a qualifying event, such as losing your health coverage, having or adopting a baby, getting married, getting divorced, or becoming a Maine resident.
- The deadline for coverage starting January 1, 2025, is December 15, 2024.
- The deadline for coverage starting February 1, 2025, is January 15, 2025.

How do I enroll in CoverME.gov coverage?

- If you have coverage for 2024, you don't have to do anything if you want to keep that coverage for 2025. Most people enrolled in a plan through **CoverME.gov** in 2024 will be automatically re-enrolled in a plan closest to the one they had previously. However, plans and circumstances change year to year, so it's a good idea to visit **CoverME.gov** during Open Enrollment to make sure the plan you had in 2024 is still the best plan for you given your budget and health care needs.

FAQs (continued)

- If you are a new consumer, you will need to:
 - Set up an account on **CoverME.gov** and fill out the application with information about yourself and your household (e.g., address, birth dates, SSN, and best estimate of your income for 2025).
 - **CoverME.gov** will let you know if you qualify for financial savings to help lower your monthly costs.
 - Using the Plan Compare Tool, you can compare plans side by side to see, for example, if your doctors and prescription drugs are covered, and what your estimated monthly premiums and other out-of-pocket costs will be for the services you expect to use.
 - Then, pick a plan that fits your needs and budget.

How can I afford health insurance coverage? I looked at CoverME.gov in the past and couldn't afford it. Why should I look again?

- Even if you have looked at plans in the past, we encourage you to look at your options this year. You could find a lower-cost plan than you saw in the past.
- 4 out of 5 Mainers qualify for financial savings that help lower costs.
- Many might feel they are healthy enough to skip out on health insurance. When you rarely see a doctor, especially if things are tight financially, cutting the health insurance expense out of your budget may seem like a good idea. **However, the fallout from the unexpected, like a serious illness or an emergency, can quickly become very expensive.**

FAQs (continued)

- Even if the plan has a deductible, most plans have services you get without paying anything more than your monthly premium. For example, all health plans sold through **CoverME.gov** provide preventive services at no additional cost to you. This includes annual wellness exams, recommended cancer screenings, most immunizations (including annual flu shots), tobacco use treatment, many forms of birth control, and breastfeeding equipment and counseling for pregnant or nursing women. In addition, all plans, except HSA plans, include your 1st PCP and Behavioral Health Office Visit at no additional cost, and your 2nd and 3rd visits have a copay that is typically \$50 or less. All of these services are covered without first having to pay your deductible.
- Health insurance is peace of mind.

Will I have to pay more in 2025 than I did in 2024?

- The average premium rates for health insurance plans have increased for 2025, however, not all plans will see overall increases and **most Mainers will be protected from those increases**. The amount of financial savings a household qualifies for when they purchase health insurance through **CoverME.gov** depends on their household income, and the amount paid cannot be more than a certain percentage of household income. If your household income did not increase compared to last year, your monthly premium payment should remain about the same.
- Many Mainers have found a plan similar to the one they had last year at a lower cost—sometimes with the same company or sometimes by choosing a similar plan with another company. Additionally, many Mainers who have had Bronze plan coverage find that switching to a Silver plan provides them with lower overall out-of-pocket costs for a similar or only slightly higher monthly premium.

FAQs (continued)

What is the difference between MaineCare, Medicare and CoverME.gov? How do I know which plan is best for me?

- MaineCare is Maine's Medicaid program and provides health coverage for Mainers who are low-income or have a disability.
- Medicare is health coverage offered by the federal government to most older adults above the age of 65.
- **CoverME.gov** is a one-stop shop, run by the Office of the Health Insurance Marketplace, where Mainers can compare and enroll in private health and dental insurance plans.
 - It is **the only place** where Mainers can get financial help to purchase health insurance. Some members pay less than \$10 per month.
 - All of the plans are high quality with comprehensive health coverage and are only from legitimate companies licensed in Maine. You can be reassured that all plans provide comprehensive coverage and cover doctors' visits, prescriptions, emergency care and more.
- When you apply for health insurance coverage through **CoverME.gov**, our team will review your application to see if you are likely eligible for MaineCare or Medicare. If we believe you qualify for one of those programs, we will let you know. If you are likely to qualify for MaineCare, our team will transfer your application to MaineCare so your eligibility can be determined. If we transfer your application, you will also receive communications from MaineCare with more information.
- If someone who lives in Maine isn't eligible to get MaineCare or Medicare and doesn't have job-based coverage or can't afford it, **CoverME.gov** may be able to help.

FAQs (continued)

I am so confused and overwhelmed with comparing plans and/or applying for coverage. Is there anyone who can help me?

- Yes, we recognize shopping for health insurance on your own can be challenging, and there is free help available.
- You can call the **CoverME.gov** Consumer Assistance Center at **1-866-636-0355; TTY: 711**. Help in another language is also available by selecting option 4 from the menu.
- During open enrollment, Customer Service Representatives are available to help you Monday through Friday from 8 a.m. to 8 p.m.
- The Consumer Assistance Center is closed on Veterans Day, Thanksgiving, the day after Thanksgiving, Christmas and New Year's Day.
- Extended hours are available during the weeks leading up to major enrollment deadlines:
 - For the **December 15** deadline, Customer Service Representatives are available on Saturday, December 7 from 9 a.m. to 5 p.m. as well as 8 a.m. to 10 p.m. from December 9 through December 15.
 - For the **January 15** deadline, Customer Service Representatives are available 8 a.m. to 10 p.m. from January 13 through January 15.
- If you prefer to work with someone locally, you can get free help from **CoverME.gov** registered brokers and Maine Enrollment Assisters who will meet with you in person in your community. Go to **CoverME.gov/localhelp** for more information.