



# COVERME.GOV

## 2025 Special Enrollment Period Toolkit

coverME.gov



AFFORDABLE HEALTH  
COVERAGE FOR MAINE

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

# INTRODUCTION

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While 2025 Open Enrollment ended January 15th and the next Open Enrollment doesn't begin until November 1st, **Mainers who have experienced major life changes can still get or stay covered through a Special Enrollment Period at CoverME.gov.** Mainers may qualify for a high-quality health insurance plan with **CoverME.gov**, as long as they enroll within a certain time period from the date of their qualifying life event (typically 60 days, but **some Special Enrollment Periods may have other timelines**). For example, if someone's income decreases or they add a family member, they may qualify for a Special Enrollment Period. Currently, 85% of people enrolled in a **CoverME.gov** plan get financial help, with some paying as little as \$10 a month.

This toolkit will help you communicate what Special Enrollment Periods are and how they can benefit Mainers who have experienced a qualifying life event and need health insurance.








We appreciate our partners across the state who do the important work of connecting consumers with free local assistance to help them enroll in health coverage. Last Open Enrollment, nearly 65,000 Mainers, including more than 11,000 new consumers, selected plans through **CoverME.gov**. With your help, we will get even more Mainers covered by health insurance to give them peace of mind and protection from the unexpected. Thank you for your valued partnership as we continue to help consumers access affordable, quality health coverage.

# FLYER: 8.5 X 11



A Special Enrollment Period enables you to enroll in or change to a high-quality health insurance plan through CoverME.gov after a major life event changes your world.

**EVENTS THAT MAY QUALIFY** you to enroll or make changes to your plan include:

 <b>LOSS OF HEALTH INSURANCE COVERAGE</b> <ul style="list-style-type: none"><li>- through a job, COBRA, or another person's insurance</li><li>- through early retirement</li><li>- through your parents' plan</li><li>- through MaineCare or Medicare</li></ul>	 <b>CHANGE IN HOUSEHOLD SIZE</b> <ul style="list-style-type: none"><li>- Becoming pregnant (only for those not previously enrolled)</li><li>- Adding a dependent (birth, adoption, or fostering)</li><li>- Getting married, divorced or legally separated</li><li>- Death of a household member</li></ul>	 <b>CHANGE IN ELIGIBILITY</b> <ul style="list-style-type: none"><li>- Gained US citizenship or legal immigration status</li><li>- Released from incarceration</li><li>- Gained membership in a federally recognized tribe</li></ul>
 <b>CHANGE IN PLACE OF LIVING</b> <ul style="list-style-type: none"><li>- Moving to Maine or to a different area in Maine</li><li>- Moving to or from a place of seasonal employment</li></ul>	 <b>EASY ENROLLMENT TAX REFERRAL</b> <ul style="list-style-type: none"><li>- Checking the box about health insurance coverage on Maine Tax Form 1040ME for the Easy Enrollment Tax Referral Program</li></ul>	 <b>INCOME CHANGES THAT IMPACT FINANCIAL SAVINGS</b> <ul style="list-style-type: none"><li>- Newly eligible for help paying for coverage</li><li>- Newly ineligible for help paying for coverage</li><li>- Eligible for different amount of help paying for coverage</li></ul>
	 <b>SURVIVOR OF DOMESTIC ABUSE OR SPOUSAL ABANDONMENT</b>	

**YOU TYPICALLY HAVE 60 DAYS** to enroll from the date of the life event.\*

**FINANCIAL HELP IS AVAILABLE.** 85% of people enrolled in a CoverME.gov plan get financial help, with some paying as little as \$10 a month.

**DON'T GO WITHOUT INSURANCE. ENROLL TODAY!**

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\*Some qualifying events have shorter or longer timelines. Check online or call for details.

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# POSTER: 8.5 X 11



## NEED HEALTH INSURANCE?

We've got you covered at CoverME.gov.

**If you've had a significant life event** such as moving, getting married, having a baby, adopting a child, losing your job or losing MaineCare, you could qualify for a high-quality health insurance plan through a **Special Enrollment Period**.

**YOU HAVE 60 DAYS AFTER MOST QUALIFYING LIFE EVENTS.  
ACT NOW, TIME IS LIMITED!**

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# POSTER: 11 X 17



## NEED HEALTH INSURANCE?

We've got you covered at CoverME.gov.

If you've had a significant life event such as losing a job, moving, getting married, having a baby, adopting a child, or losing MaineCare, you could qualify for a high-quality health insurance plan through a Special Enrollment Period.

**ACT NOW, TIME IS LIMITED!**

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# POSTER: 11 X 8.5

**NEED HEALTH INSURANCE?**  
Find quality coverage and financial help to pay for it.

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<b>¿NECESITA UN SEGURO MÉDICO?</b>	<b>BESOIN D'UNE ASSURANCE MALADIE ?</b>	<b>PRECISA DE UM SEGURO DE SAÚDE?</b>	<b>MA U BAAHAN TAHAY CAYMIS CAAFIMAAD?</b>
Encuentre cobertura de calidad y ayuda financiera para pagarlo.	Trouvez une couverture de qualité et obtenez une aide financière pour la payer.	Encontre uma cobertura de qualidade e ajuda financeira para a pagar.	Hel caymis tayo leh iyo kaalmo dhaqaale oo aad iskaga bixiso.

## POSTER: 17 X 11

**NEED HEALTH INSURANCE?**  
Find quality coverage and financial help to pay for it.

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**¿NECESITA UN SEGURO MÉDICO?**  
Encuentre cobertura de calidad y ayuda financiera para pagarlo.

**BESOIN D'UNE ASSURANCE MALADIE ?**  
Trouvez une couverture de qualité et obtenez une aide financière pour la payer.

**PRECISA DE UM SEGURO DE SAÚDE?**  
Encontre uma cobertura de qualidade e ajuda financeira para a pagar.

**MA U BAAHAN TAHAY CAYMIS CAAFIMAAD?**  
Hel caymis tayo leh iyo kaalmo dhaqaale oo aad iskaga bixiso.

# NEWSLETTER: SAMPLE TEXT

## NEED HEALTH INSURANCE? WE'VE GOT YOU COVERED AT COVERME.GOV.

Have you experienced a major life event that's changing your world? You may qualify for a high-quality health insurance plan through a Special Enrollment Period (SEP) at [CoverME.gov](https://coverme.gov). Here are a few things to keep in mind:

- Qualifying life events include, but are not limited to: losing a job, moving to Maine, getting married or divorced, having a baby, adopting a child, or losing MaineCare.
- You typically have 60 days to enroll from the date of a life event; in some instances, your timeline might be different.
- Financial help is available. 85% of people enrolled in a [CoverME.gov](https://coverme.gov) plan get financial help, with some paying as little as \$10 a month.
- All health plans offered on [CoverME.gov](https://coverme.gov) provide quality, comprehensive coverage that includes Essential Health Benefits, including no cost preventative services, office visits, hospitalization, prescription drugs, mental health and substance use treatment, and more.

**Don't go without insurance. Enroll today or contact us to see if you qualify. Local help is available.**

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# SCREEN SAVER

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# CONTACT INFORMATION

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**1-866-636-0355 TTY:711**

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

If you have questions, we're here to help. Visit us online at **CoverME.gov** or call us at **1-866-636-0355 TTY:711**.

We also encourage you to follow our accounts and like and share our posts!



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