

Marketplace & MaineCare

Find the right health insurance fit for your family.

Want to get Health coverage? Here's how:

- **1.** Turn this page over to see if you qualify. If you need help with your application or finding local in person help, call 1-800-965-7476, or go to www.coverme.gov/get-help
- 2. Or apply for Marketplace coverage online at www.CoverME.gov
- 3. Or apply for MaineCare online at: My Maine Connection

Already have a health insurance plan through CoverME.gov? Read these tips:

When to pay:

- You must make the first payment **before** the start date or your plan won't start.
- If you set up automatic withdrawal, check each month to be sure the payment was made.

What to pay:

• Each month, pay your part. Check that CoverME.gov sent your tax credit to your insurance company. If you find your premium is different than expected, call us for help.

How to pay:

- Every insurance company is a little different. Call your insurance company directly to find out what payment types your insurer takes. All accept checks but some accept payments by credit, debit card or automatic withdrawal also.
- Call Maine's CoverME Consumer Assistance Center at 1-866-636-0355 and tell them right away if your income or family size changes or you move, so you don't owe money back.



Caution: When you get in writing you now have MaineCare, <u>you must</u> call CoverME.gov, Maine's Marketplace Consumers Assistance Center, 1-866-636-0355, <u>and</u> your insurance company to cancel your plan. Otherwise, you may owe a lot of tax credit money back.

Have MaineCare? Here's How to Keep it:

- You need to stay income eligible.
- You must tell DHHS within 10 days if your income or family size changes or you move.
- You must return your annual review form quickly, with correct and current information.
- If your child has CHIP MaineCare, it's best to pay that fee every month.
- If you lose MaineCare and you think that's wrong, call our HelpLine at 1-800-965-7476.
- If you lose MaineCare and that is right, you have only 60 days to get a new plan.

Important tips to use with the Marketplace and MaineCare:

- Save all paperwork together in a safe place for at least two years.
- Always write down the date you send paperwork. Keep a copy of what you send.
- Always be sure your medical appointment is with someone your insurance company says is an in-network provider. Out of network providers cost a lot more.



Monthly Income Limits for Coverage

Look at the chart below. If your monthly income is less than the limit shown for your household size, you may qualify for that kind of coverage. Some kinds of income may not count towards the limit. Even if your income seems too high, call Maine's Health Insurance Consumer Assistance HelpLine anyway at 1-800-965-7476!

	MaineCare			Marketplace
Family Size	Free MaineCare for those under 65 not eligible for Medicare	Free or Low-Cost MaineCare for Children	Free MaineCare for pregnant people	Savings on Marketplace plans for eligible people
1	\$1,563	\$2,413		\$4,294
2	\$2,106	\$3,251	\$3,266	\$5,807
3	\$2,649	\$4,088	\$4,108	\$7,320
4	\$3,192	\$4,926	\$4,949	\$8,834
Add for each extra person	\$543	\$838	\$842	\$1,514

^{*}Pregnant? Add 1 to your family size, or more if pregnant with multiples.

Example: A single person pregnant with twins has a family size of 3.

Want to get MaineCare or a Marketplace plan?

- Apply online for MaineCare at: <u>My Maine Connection</u> <u>https://www.mymaineconnection.gov</u>
- Apply online for the Marketplace at: <u>CoverME.gov</u> <u>https://www.coverme.gov/</u>
- **Apply in-person.** Call us at 1-800-965-7476 to find enrollment help near you.



REMEMBER: When MaineCare starts, drop your Marketplace plan right away.

Call the CoverME.gov Consumer Assistance Center at 1-866-636-0355 **and** your insurance company as soon as you get written notice you have MaineCare, to cancel your Marketplace plan. Otherwise, you may have to pay back the cost breaks you got at tax time.



If you lose your MaineCare or other health coverage, you may be able to get a new Marketplace plan. Call 1-800-965-7476 to find out your options. You may only have 60 days to sign up for some kinds of coverage, so call soon!