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Family Health Insurance Plans

Good news for families who need low-cost health insurance.

Your family may be able to get help paying for health insurance.

Visit [CoverME.gov](https://www.coverme.gov) or call 1-800-965-7476 for free help learning about and enrolling in coverage.

Some extra help paying for coverage and a change in insurance rules makes coverage more affordable for families. One of the changes involves family coverage. If you are offered family coverage through work and that plan costs more than 9.12% of your total family income, your family may be able to get low-cost coverage through Maine’s health insurance marketplace.

For example, under the change in rules, some families can find comprehensive health coverage for as low as \$4/month (costs might vary by county).



Here’s how:

- Mia and her husband earn a total \$5,600 a month. They have two dependent children.
- Mia’s employer offers health insurance to her and her family.
- Mia pays \$224 per month for her insurance through work. The cost of her plan increases to \$1,456 per month when she adds her husband and two children.
- 9.12% of \$5,600 (Mia’s total family monthly income) is \$510.75 per month.

Since \$1,456 is more than 9.12% of Mia’s total monthly family income, her husband and children can shop and get help paying for health coverage through Maine’s Health Insurance Marketplace, [CoverME.gov](https://www.coverme.gov).

*You or your family may be able to enroll in health coverage after January 15 if you qualify for a special enrollment period. Families who are eligible can enroll in MaineCare all year.

Visit [CoverME.gov](https://www.coverme.gov) or call 1-800-965-7476 for more information.

Maine’s Consumer Assistance Program
1-800-965-7476



**Consumers for
Affordable
Health Care**



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