coverME.gov

AFFORDABLE HEALTH
COVERAGE FOR MAINE

OPEN ENROLLMENT 2027 NEED-TO-KNOW INFORMATION FOR BROKERS AND ASSISTERS

Introduction to CoverME.gov

- Under the Affordable Care Act, states can establish their own health insurance marketplaces where individuals and families can purchase private health and dental insurance plans
- Marketplaces allow individuals to compare their health insurance options in one place, apply for subsidies to reduce their premiums, and determine their eligibility for other health insurance options
- In 2021, **CoverME.gov** was established as Maine's Health Insurance Marketplace

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AFFORDABLE HEALTH COVERAGE FOR MAINE

Open Enrollment Timeline

DATE	EVENT
10/15/2026	Anonymous shopping available on public-facing CoverME.gov website
10/21/2026 – 10/23/2026	Open Enrollment notices sent to consumers about OE start and end dates along with redetermination notices for next year. Notices should reach consumer mailboxes within 5 business days
11/1/2026	Open Enrollment begins. Renewal enrollments and enrollment notices present in accounts.
12/15/2026	Deadline to enroll for coverage starting 1/1/2027
1/15/2027	Deadline to enroll for coverage starting 2/1/2027

MEA Training Timeline

DATE	EVENT
9/8/2026	Broker and MEA training for 2027 is available
10/31/2026	Deadline to complete 2027 training to provide OE Assistance

- Training for 2027 is available through the CoverME.gov Learning Management System
  - If you have forgotten your password for your Learning Management System account, please use the "forgot password" option at login to reset it.
- Also, save the date for our **Pre-OE Webinar on Wednesday, October 28th**

IMPACT OF FEDERAL CHANGES ON OPEN ENROLLMENT 2027

Timeline of Federal Changes to Health Insurance Marketplaces

June 25, 2025 - The Center for Medicare and Medicaid Services (CMS) issued the Marketplace Integrity and Affordability Rule, setting new requirements for federal and state Health Insurance Marketplaces.

> August 22, 2025 Stay on provisions of the CMS rule due to ruling in City of Columbus v. Kennedy (Columbus I)
>
> June 12, 2026 Several provisions of the CMS rule were vacated due to a ruling in City of Columbus v. Kennedy (Columbus I)

July 4, 2025 - Congress passed H.R. 1, sometimes referred to as the "Big Beautiful Bill". Like the CMS Final Rule, H.R. 1 includes provisions to tighten eligibility and marketplace enrollment requirements.

Timeline of Federal Changes to Health Insurance Marketplaces

May 15, 2026 – CMS finalized the 2027 Notice of Benefit and Payment Parameters (NBPP), re-proposing several of the provisions stayed in the 2025 Final Rule, codifying certain provisions of H.R. 1, and introducing new Marketplace rules. Two lawsuits, City of Columbus v. Kennedy (Columbus II) and California v. Kennedy have challenged provisions of the Final 2027 NBPP

- July 16, 2026 Several provisions included in the 2027 NBPP were stayed by the District Court of Maryland in Columbus II. This litigation is ongoing. Please attend upcoming CoverME.gov webinars and keep an eye out for communications from the CoverME.gov team for updates on the impact of the 2027 NBPP and related litigation.

- August 14, 2026 The District Court of California in CA v. Kennedy additionally overturned the 2027 NBPP provision which would have removed gender-affirming care as an Essential Health Benefit

Reminder: 2026 Plan Year Changes

Last year:

- Lawfully present immigrants earning less than 100% FPL, including those waiting for Medicaid eligibility due to their immigration status, **became ineligible for APTC** when enrolling in coverage through CoverME.gov
- **The repayment cap for APTC was removed**, meaning consumers must repay all excess APTC when filing taxes if their reported income is more than what was reported on their CoverME.gov application, eliminating the cap on premium tax credit repayment
- All Bronze and Catastrophic plans became **HSA-eligible**
- Catastrophic plan eligibility was expanded so those under 100% FPL and over 250% FPL could access Catastrophic coverage.
  - NOTE: This expanded eligibility will not be in effect for Plan Year 2027
- Enhanced Premium Tax Credits (EPTC) were *not included* in the Budget Reconciliation Bill and expired on December 31, 2025.

New for 2027: Immigration

- Beginning with Plan Year 2027, **most lawfully present immigrants are ineligible for APTC/CSRs**. Only "eligible noncitizens" (ENCs) may qualify for savings through CoverME.gov. This is limited to:
  - Cuban-Haitian entrants
  - COFA migrants
  - Lawful Permanent Residents/Green Card Holders
- For MaineCare, eligible Non-Citizen rules take effect **October 1, 2026**. Only individuals with the above statuses, children under 21 years of age, and lawfully present pregnant individuals will be eligible for MaineCare. For more information: https://www.maine.gov/dhhs/oms/providers/provider-bulletins/upcoming-federal-change-medicaid-eligibility-some-noncitizens-2026-07-01
- The CoverME.gov application will be updated to collect the consumers' attestation regarding ENC designation, which will then be compared to federal data. If there is a mismatch, the consumer will need to provide evidence of their Eligible Non-Citizen status.

New for 2027: MaineCare Eligibility and APTC

New for 2027: The federal law H.R. 1 ("The Working Families Tax Cut Act" / "One Big Beautiful Bill Act") tightens Marketplace eligibility rules beginning in 2027 such that, if someone is MaineCare eligible based on income, but ineligible for MaineCare because *they don't meet the new community engagement requirements*, they will *not be considered eligible for APTC*.

New for 2027: MaineCare Eligibility and APTC

- **What are the MaineCare community engagement requirements?** H.R. 1 will newly require most applicants to demonstrate 80 hours per month of qualifying activities in order to qualify for Medicaid. Qualifying activities include work, education, and community service. Applicants who are pregnant or postpartum, medically frail or disabled, caregivers, and American Indian or Alaskan Native are exempt from these new requirements. Those applicants who are income eligible for MaineCare, but do not meet the new community engagement requirements will additionally be considered ineligible for financial help if they apply for coverage through CoverME.gov

- ***Note****: If someone loses MaineCare due to failure to meet community engagement requirements, they may <u>still qualify for a Special Enrollment Period</u>, even though they will not qualify for APTC*

Looking Ahead to 2028

- Beginning with Plan Year 2028 Open Enrollment Period and beyond, consumers must **actively confirm** demographic details to continue annual coverage through CoverME.gov, eliminating annual auto-enrollment

- The HR 1 "Failure to Reconcile" regulation will go into effect in 2028. Consumers who have not reconciled their APTC by filing a federal tax return for the most recent tax year will no longer be eligible for APTC.
  - The IRS will be looking at consumer's 2026 tax filing when implementing this provision, so it is very important to encourage consumers to file their taxes and reconcile their APTC.

OPEN ENROLLMENT 2027: MARKETING & COMMUNICATIONS PLAN

Communication to Consumers for OE 2027

- **CoverME.gov Communication (August 2026 – January 2027)**
  - Account updates needed to re-determine financial assistance
    - ➢ IRS consent needed
    - ➢ Financial application missing information
    - ➢ December 31st income end dates on continuing income
  - Assessed as potentially MaineCare eligible
  - 2027 application completed, but not enrolled
  - Not auto-renewed for 2027 or enrolled for 2026 after the start of OE, but not enrolled for 2027
  - Not assisted by a broker or Maine Enrollment Assister; focusing on consumers with large premium increases and self-employed consumers

Communication to Consumers for OE 2027 (cont.)

- **CoverME.gov Communication (August 2026 – January 2027)**
  - Encourage active shopping; especially Anthem PPO and Mending consumers
  - Between 400-450% FPL – reducing taxable income
  - Immigration changes impacting financial assistance eligibility
  - 26 year old age-offs
  - Qualified for CSRs but enrolled in bronze plans
  - Cancellations for reasons other than death, Medicare/Medicaid eligibility, non-payment, or access to employer coverage

Communication to Consumers for OE 2027 (cont.)

- **Carrier Communication (Mid-Late October)**
  - CMS required Plan Renewal Letter informing consumers of prices if current plan was renewed
- **CoverME.gov Auto-Renewal Notice (October 21st-23rd)**
  - Notice they are eligible for auto-reenrollment if they make no changes before December 15th
- **CoverME.gov Redetermination Notice with Cost Estimates (November 1st)**
  - Notice of Plan Year 2027 plan cost estimates, monthly premiums and APTC, based on current enrollment

OE 2027 Marketing and Outreach

Target populations for outreach:

- Adults age 21-34 (not on a parent's plan)
- Households with income of 300-400% FPL, especially:
  - Self-employed
  - Early retirees
  - Individuals with health conditions
  - Heritage industries (ie. Fishing, farming, forestry, logging, and shipbuilding)

Geographic Targets

- Oxford, Franklin, Somerset Knox, Lincoln, and Hancock counties

Messaging

- Focus on the importance of plan shopping
- Awareness of Broker and Assister support
- Consumer education and webinars focused on needs of specific groups of consumers

CARRIER UPDATES

Carrier Updates

- **Mending**
  - No longer offering individual coverage in Maine.
  - Mending consumers will be moved to the most comparable plan with another carrier.
- **Anthem**
  - No longer offering PPO plans on CoverME.gov
  - Consumers enrolled in Anthem PPO plans will be moved to the most comparable Anthem plan.
- It is **very important** that consumers who were enrolled with Mending or in an Anthem PPO make sure the auto-renewed plan meets their needs and consider reviewing alternate plans.

2027 Plan Year Rate Increases

Rates for Plan Year 2027 will increase by an average of 14.8% due to increased healthcare costs

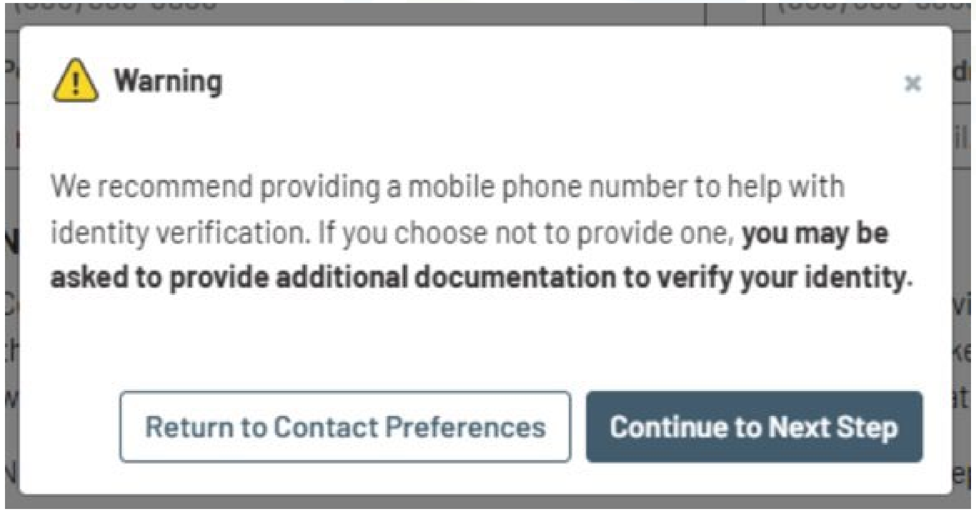
Carrier	Plan Type	Proposed Increase	Revised Increase	Low	High	2026 Covered Lives
Anthem Health Plans of Maine	HMO	17.9%	15.8%	7.0%	21.1%	31,134
Harvard Pilgrim Health Care	HMO	9.2%	6.6%	-2.9%	13.4%	13,374
Maine Community Health Options	HMO/PPO	20.9%	19.5%	12.0%	33.2%	17,313

ENROLLAPP CHANGES

Remote Identity Proofing (RIDP) Changes

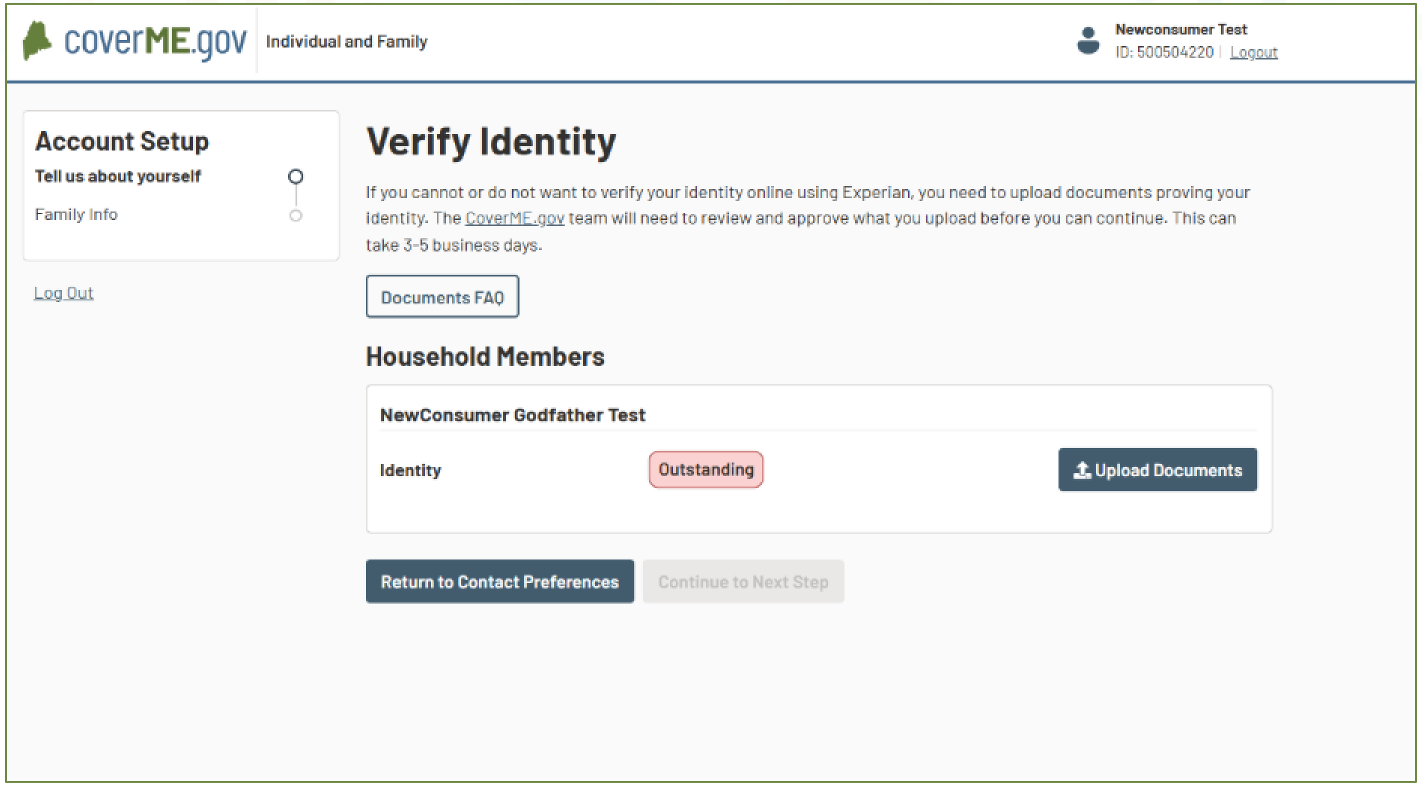
- The Remote Identity Proofing (RIDP) Process has been updated to meet federal requirements. This is now a one step process that analyzes: Personal information, Device information (location, timezone, computer details), Credit bureau data and Fraud Shield signals.

- When creating their account, consumer's will be prompted to provide a mobile phone number to help with Identity Proofing



Document Upload for RIDP

- Consumers who fail RIDP or who disagree to electronic identity verification will be directed to the Verify Identity page to upload documents



Assister Portal Changes

- CoverME.gov implemented system updates to create a specialized portal for Maine Enrollment Assister Organizations. While most of these changes do not affect user experience, some changes you will notice include:

- **The "Promote to Coordinator" feature**: this will allow the coordinator on an account to designate a different Expert staff member to the Coordinator role. This coordinator will not be displayed in consumer-facing interfaces, but will be the point of contact for your organization for CoverME.gov, and will have the ability to approve or remove Expert staff from your organization.

- The Coordinator will temporarily **lose the ability to edit organization information**. This feature will be returned to coordinators in a later phase of this system deployment. In the meantime, if your organization has updates to location, phone number, or availability, please email SBMAssisters.DHHS@maine.gov and we will make these updates.

Assister Portal Changes: Consumer View

- **Consumers will now be able to select both one assister** ***and*** **one broker**. Brokers and Assisters will not have the ability to remove or select one another, only consumer will be able to take this action.
- Consumers will **no longer see the "Enrollment Assister" role** in the Expert Search function, but will search MEAOs by organization name.

CONSUMER ASSISTANCE CENTER: OE27 HOURS

CAC Hours:

- Standard Operating Hours - Starting November 2nd:
  - Monday-Friday 8am-8pm

- **Expanded hours:**
  - Sunday, November 1, 8am-5pm
  - Saturday, November 7, 14, 21, 9am-1pm
  - Saturday, December 5, 9am-1pm
  - Saturday December 12 and Sunday, December 13, 9am-5pm
  - Monday, December 14 and Tuesday, December 15 8am-10pm
  - Thursday, December 24 8am-5pm
  - Saturday, January 10-Sunday January 11, 9am-1pm
  - Monday, January 9, 9am-1pm
  - Friday, January 15, 8am-10pm

Make all efforts to call before deadline days: Hold times on deadline days can exceed one hour.

- **Virtual hold will generally be offered until 7pm Monday-Friday from Nov. 1-Jan. 15**
  - This saves your place in line. You will receive a call back from a CSR when it is your turn.
  - Will be available on high call volume days, including the Saturdays the call center is open.
  - We will make every effort to call you back the same day. Call backs may occur after posted operating hours.
  - On deadline days, you may not receive a call back until the following day.

- **The CAC is closed on all State of Maine Holidays**

CONSUMER ASSISTANCE CENTER

- **Pathway to reach a representative specifically trained to handle broker and navigator issues:**
  - Press 1 to enter the Broker/Maine Enrollment Assister menu
    - If you are calling to **help someone apply or enroll, press 1**
    - If you need **technical help,** such as a password reset, **press 2**
      - This option will tell you where to go online for a password reset. Pressing 1 will repeat the message, pressing 2 will route you to a CSR
    - If you need help with your certification courses or Learning Management System, **press 3**

CONSUMER ASSISTANCE CENTER

High Volume Call Days Triage System

- Will be in use the weeks of Dec 10th – 15th and Jan 10th – 15th

  - Authenticate yourself and the account with CSR, providing your information and reason for call
  - Receive a case number (keep this readily available)
  - Enter the BMEA queue to speak with a specially trained representative
  - No reverification needed if same individuals are on the phone who talked to the first CSR
  - If you speak with the first representative and disconnect the call without selecting the virtual hold, you will receive a call back within 5 business days, and the case will be treated like it would have been on the high-volume day

CONNECTING WITH COVERME.GOV

Consumer Assistance Center

- Quickest and most effective way to resolve broker and consumer issues
- Encouraged as a first point of contact

sbmAssisters.dhhs@maine.gov

- Best for general questions or issues which could not be resolved through the CAC
- Include case number and general explanation of the problem


THANK
YOU!