Mark your calendar!

**Nov. 2019**

Open Enrollment **starts**
November 1, 2019.
Starting November 1, 2019 you can sign up for a health plan in the Health Insurance Marketplace.

**Dec. 2019**

Open Enrollment **ends**
December 15, 2019.
Sign up or renew your health plan by December 15, 2019. It is important to enroll before this date if you want coverage.

**Jan. 2020**

Coverage starts
Coverage for Marketplace plans will become active on January 1, 2020.

**Most people can get a break on costs.**
Most people can get a lower-cost plan through the Health Insurance Marketplace. To see if you qualify, see the chart on the back of this flyer.

**Missed a deadline?**
Some people may be able to enroll in Marketplace health insurance even if Open Enrollment is over. For example, you may be able to get a Special Enrollment Period if you recently:

- Got married
- Lost other health coverage
- Had a baby or adopted a child
- Were released from jail
- Changed immigration status
- Moved to an area with new health plans
- Have increased income

Special Enrollment Periods have restrictions. To learn more or to find out if you can enroll, call the Consumer Assistance HelpLine at 1-800-965-7476.

**How do I enroll in a Marketplace health plan?**

- Enroll online at www.healthcare.gov.
- Enroll in-person with help from a certified assister. Find in-person help near you at https://localhelp.healthcare.gov or call 1-800-965-7476.

Consumer Assistance HelpLine: 1-800-965-7476
www.mainecahc.org

PO Box 2490
Augusta, ME
04338-2490
Most people can get help with premiums or out-of-pocket costs for plans in the Health Insurance Marketplace.

**Premiums**
You may be able to get lower costs on your monthly premium payments, depending on your income. This help is called an advanced premium tax credit. These tax credits can be used each month to lower your monthly premium payments. You can only get this help for plans you buy on the Health Insurance Marketplace.

**Do you qualify for help?**
You may be able to get tax credits to lower the cost of Marketplace health insurance if...

- You can NOT get insurance through a workplace or a spouse’s workplace AND
- You can NOT get public insurance, like Medicare or MaineCare AND
- Your household income is between the incomes below:

<table>
<thead>
<tr>
<th>Family Size</th>
<th>Yearly Income</th>
</tr>
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<tbody>
<tr>
<td>1</td>
<td>$12,140 - $48,560</td>
</tr>
<tr>
<td>2</td>
<td>$16,460 - $65,840</td>
</tr>
<tr>
<td>3</td>
<td>$20,780 - $83,120</td>
</tr>
<tr>
<td>4</td>
<td>$25,100 - $100,400</td>
</tr>
</tbody>
</table>

Even if you think your income is over these amounts, give us a call—you may still qualify!

**Out-of-Pocket Costs**
Some people may also be able to cut out-of-pocket costs, depending on income. People eligible for this help can only get it by picking a plan from the “Silver Level” options on the Health Insurance Marketplace.

To learn more or find out what you qualify for, visit www.healthcare.gov or call the Maine Consumer Assistance HelpLine at 1-800-965-7476.