Need affordable health insurance?
Most people can get help to pay for a plan on the Marketplace.

Do you qualify? 8 out of 10 Mainers get tax credits to lower the cost of Marketplace health insurance. You may qualify 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>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$17,608.80 - $51,040</td>
</tr>
<tr>
<td>2</td>
<td>$23,791.20 - $68,960</td>
</tr>
<tr>
<td>3</td>
<td>$29,973.60 - $86,880</td>
</tr>
<tr>
<td>4</td>
<td>$36,156 - $104,800</td>
</tr>
</tbody>
</table>

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

Open Enrollment is for Marketplace health insurance. Open Enrollment runs between November 1 and December 15th. These plans begin coverage on January 1st. If you miss this deadline, you may not be able to get health insurance coverage until 2023.

Enrollment starts November 1, 2021.
Enrollment ends December 15, 2021.
Coverage starts January 1, 2022.

How do I enroll in a Marketplace health plan?
- Enroll online at CoverME.gov
- Find in-person help near you https://www.coverme.gov/get-help
- Or call the Consumer Assistance HelpLine at 1-800-965-7476

Missed a deadline? Check out the back of this flyer for what to do.
Missed a deadline?
Some people may be able to enroll in Marketplace health insurance plan 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 only last 60 days. They also have restrictions. To find out if you can enroll, call the Consumer Assistance HelpLine at 1-800-965-7476.

There are two kinds of help people can get to lower costs.

**Premiums**
You may be able to get lower costs on your monthly premium payments, based 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.

**Out-of-Pocket Costs**
Some people may also be able to cut out-of-pocket costs, based on income. These are called cost sharing reductions. People eligible for this help can get it by picking a “Silver” plan on the Health Insurance Marketplace.

To learn more about plans or to find out what you qualify for, visit [CoverME.gov](http://CoverME.gov), call the Maine Consumer Assistance HelpLine at 1-800-965-7476 or visit [www.maincahc.org](http://www.maincahc.org).