



## MAINE BUREAU OF INSURANCE

### CONSUMER GUIDE TO PURCHASING HEALTH INSURANCE ONLINE

Do you want to buy health insurance for you and your family but don't know where to start? If you don't have employer provided health insurance and are looking to purchase individual comprehensive health insurance, the Maine Bureau of Insurance recommends that you go to [CoverME.gov](https://CoverME.gov), and cautions against searching through online search engines or other online means.

[CoverME.gov](https://CoverME.gov) is Maine's trusted, official state-run marketplace. On [CoverME.gov](https://CoverME.gov) you can learn about and purchase major medical insurance plans regulated by the Bureau of Insurance to ensure you get the consumer protections required by Maine law. Additionally, only plans sold through CoverME.gov are eligible for premium subsidies. If you prefer speaking with someone at [CoverME.gov](https://CoverME.gov) you can call 1-866-636-0355; TTY: 711, Monday-Friday, 8 AM – 5 PM.

You can also purchase authorized plans directly from the approved carriers:

- Anthem Blue Cross Blue Shield
- Harvard Pilgrim Health Care/Point32Health
- UnitedHealthcare<sup>1</sup>
- Maine Community Health Options
- Taro Health (in certain counties).

The Bureau of Insurance warns against buying health insurance outside [CoverME.gov](https://CoverME.gov) or the insurance carriers listed above; other plans are not approved for sale in Maine by the Bureau of Insurance.<sup>2</sup> If you purchase a non-regulated plan, the Bureau of Insurance may not be able to help if the company does not pay claims as promised. Be sure you are dealing with a company authorized by the Bureau to sell health insurance in Maine before giving any personal details or buying a plan. Some companies appear to offer health insurance when, in reality, they offer limited coverage and limited benefits, or, worse, they are scam artists trying to steal your money.

An example of a company offering limited benefits is a health care sharing ministry. These companies collect contributions from members to create a fund to help cover portions of other members' health care costs. Health care sharing ministries are **not** insurance plans and do **not** guarantee that your

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<sup>1</sup> UnitedHealthcare only sells their individual and family health plans directly to Maine residents.

<sup>2</sup> Online searches for health insurance often result in sponsored "lead generating" websites at the top of the results lists. A "lead generating" website asks your contact information so an insurance agent can contact you. Often the agents offer "limited benefit" insurance plans instead of major medical health insurance plans. A major medical plan provides traditional health insurance that covers a range of preventive services, office visits, inpatient and outpatient services, and emergencies, while limited benefit plans only cover specific medical issues (e.g., cancer) up to a certain dollar amount.

medical claims will be covered. If your medical claim does not meet the sharing criteria or if the ministry has spent what they collected, they may not pay your claims.

Do not do business with an agent or company if:

- The person on the phone will not identify the name of the company.
- The agent will not tell you their Maine license number when you ask.
- You are not given the opportunity to review the plan details prior to purchase.
- The person on the phone insists that you must make your purchase right away or lose the deal.
- You must join an association, pay an application fee, or pay a different fee in order to purchase the plan.

If you are concerned that you have been directed or redirected to a questionable website, write down the web address and call the Maine Bureau of Insurance at 207-624-8475; TTY: 711 or 800-300-5000 (toll free), Monday-Friday, 8 AM – 5 PM, before entering any personal or credit card information. Bureau staff will be able to confirm whether you are in the right place to purchase an approved major medical health insurance plan. You can also confirm whether a company or agent is licensed in Maine on the Bureau's website -- <https://www.maine.gov/pfr/insurance/licensee-search>.

*Consumers with questions about insurance matters can obtain information and assistance from the Maine Bureau of Insurance by visiting [www.maine.gov/insurance](http://www.maine.gov/insurance), calling 800-300-5000 (TTY call Maine Relay 711), or e-mailing [Insurance.PFR@maine.gov](mailto:Insurance.PFR@maine.gov).*