

Maine health insurance options

You have more insurance options for your health than you think, Maine

If you're self-employed or without insurance from your employer – in other words, you're looking for individual or family health insurance in Maine – you might be looking for Affordable Care Act insurance, what's often called Obamacare. However, we want to make you aware of the whole range of individual and family insurance products we have available in your state.



Looking for group health insurance for employers?

[View small business plans →](#)

Hospital & doctor insurance

Health ProtectorGuard fixed indemnity insurance,¹ underwritten by Golden Rule Insurance Company, can supplement your major medical plan by paying cash for eligible, covered medical services, like a doctor visit, a trip to urgent care or a surgical procedure.

- No deductibles or copays to pay first
- Benefits paid regardless of other insurance
- Money to pay costs not covered by major medical plans, like a deductible

[View Hospital and doctor insurance plans in Maine](#)

Accident & critical illness insurance

Accidental injuries and critical illness happen when you least expect them. Those unexpected expenses can strain any budget. **Accident insurance**¹ and **critical illness insurance**¹ can help by paying cash benefits for covered injuries or illnesses.

The Accident Pro series of products, underwritten by Golden Rule Insurance Company, combines accident insurance with critical illness, hospitalization, and accidental death and dismemberment coverage all in one. Some plans are guaranteed issue, meaning your application won't be turned down for preexisting conditions.

[View Accident and critical illness insurance plans in Maine](#)

Maine dental and vision plans

Dental and **vision insurance** plans, underwritten by Golden Rule Insurance Company, have no age limit restrictions.² They offer coverage for the dental and vision services many medical insurance plans don't include.

From Portland to Augusta, Lewiston to Bangor, explore these [Maine health insurance options and more](#) that may be available now.



Need help finding a plan?

Answer a few questions to see which insurance options may be available for you.

[Help me find a plan](#)

Medicare plans

Health insurance for individuals who are **65 or older**, or those under 65 who may qualify because of a disability or another special situation.

Call **1-844-232-1426** to learn more.

[Find a Medicare plan](#)

[Learn about Medicare plans →](#)

Medicaid plans

We offer low cost or no cost health insurance plans for those with limited incomes.

[Learn about Medicaid plans](#)

Affordable Care Act (ACA)

You can purchase individual health insurance through the Health Insurance Marketplace. These are plans that meet government requirements per the Affordable Care Act.

[Learn more at HealthCare.gov](#)

Learn more about ACA insurance options in Maine. Call **1-844-884-3879**.

Or you can explore ACA options from multiple carriers in your area through our affiliated agency [HealthMarkets](#).

Footnotes

1. THIS PLAN PROVIDES LIMITED BENEFITS. This is a supplement to health insurance and is not a substitute for the minimum essential coverage defined by the Affordable Care Act (ACA).
2. Primary insured must be 18 years of age or older.

Product design and availability varies by state. Some benefits have waiting periods.

No individual applying for health coverage through the individual Marketplace will be discouraged from applying for benefits, turned down for coverage, or charged more premium because of health status, medical condition, mental illness claims experience, medical history, genetic information or health disability. In addition, no individual will be denied coverage based on race, color, religion, national origin, sex, sexual orientation, marital status, personal appearance, political affiliation or source of income.

References to UnitedHealthcare pertain to each individual company or other UnitedHealthcare affiliated companies.

Each company is a separate entity and is not responsible for another's financial or contractual obligations.

Administrative services are provided by United HealthCare Services, Inc. or their affiliates.

Products and services offered are underwritten by Golden Rule Insurance Company, Health Plan of Nevada, Inc., Oxford Health Insurance, Inc., UnitedHealthcare Life Insurance Company, UnitedHealthcare of the Mid-Atlantic, Inc., UnitedHealthcare of New York, Inc.

This policy is subject to various exclusions and limitations. For costs and complete details of the coverage, call (or write) your insurance agent or the company (whichever is applicable).