

Guide to MaineCare Programs

MaineCare provides free or low-cost health insurance to Mainers who are eligible, based on income, household size, age, and/or citizenship status. The Department of Health and Human Services (DHHS) Office for Family Independence (OFI) determines who can get MaineCare. Once enrolled, the Office of MaineCare Services (OMS) administers MaineCare and handles all billing and claims.

In this guide, you will find descriptions of the different ways that someone may be eligible for MaineCare. If you're accessing this on the computer, click on the section you are interested in below and it will bring you directly to the category that may apply to you.

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Family and Individual MaineCare

This is MaineCare health insurance for adults, families, and children who meet certain income limits. You may see this called **MAGI (Modified Adjusted Gross Income)** MaineCare because financial eligibility is related to tax filing and taxable income.

OFI uses each person's circumstances, so they get the most inclusive coverage type.



Parent/Caretaker Relatives Coverage: For people who take care of a child and are related to the child by birth, adoption, or marriage. If they do not qualify using Parent/Caretaker income limits, they will have a second income test for MaineCare Expansion eligibility.

MaineCare Expansion Coverage: For adults who are between 19 and 59 years old, not pregnant, and not eligible for Medicare.

Family and Individual Children Coverage: For children under age 21, with or without proof of citizenship.

Pregnant Individuals Coverage: For individuals during their pregnancy. If eligible, it includes coverage for 12 months after the pregnancy ends. The family size counts the number of babies expected.

Limited Family Planning Coverage: For people of any age who don't qualify for full MaineCare. It only covers birth control and reproductive health services. Only the income of the person applying is counted.

Maine Rx Plus Coverage: Helps people who don't have full MaineCare pay for their prescription medications. People on MaineRx may save 60% on generic drugs and 15% on name brands.

Eligibility Information

- To decide whose income counts together, **Family and Individual MaineCare** looks at:
 - Who files taxes together and
 - Who is related by birth, adoption, or marriage
- It mostly counts income that is taxable (with a few exceptions).
- Family and Individual MaineCare does not look at how many assets (like cars, houses, or savings) you own.

Monthly Income Limits for Family and Individual MaineCare					
Household Size	Parent/Caretaker Relatives	MaineCare Expansion	Children Under Age 21	Pregnant Individuals and Limited Family Planning	Maine Rx Plus
1	\$1,371	\$1,801	\$3,979	\$2,792	\$4,631
2	\$1,852	\$2,434	\$5,377	\$3,773	\$6,258
3	\$2,333	\$3,066	\$6,755	\$4,754	\$7,773
4	\$2,814	\$3,698	\$8,172	\$5,734	\$9,378
Add this amount for each additional person	\$482	\$633	\$1,398	\$981	\$1,605

Other Coverage Groups: Family and Individual Programs with No Income Test

Newborns: Babies who are born to a person who already has full MaineCare get health coverage for their first year of life. The family’s income doesn’t matter—the coverage is automatic once the birth is reported to the Department.

Former Foster Youth: This program is for people under age 26 who were in foster care and had MaineCare when they turned 18. They can get MaineCare if they don’t already have other MaineCare coverage. There is no income or asset test.

Transitional MaineCare: If a family with children starts earning too much money to keep their MaineCare, they might still get up to 12 months of MaineCare health coverage while they work on making another plan to get health insurance.

Aged or Disability Related MaineCare

These MaineCare programs help people who are 65 or older or who have a disability as defined by Social Security. You may hear this called SSI-Related MaineCare because Social Security rules about disability are considered.

OFI uses the best coverage type for each person's circumstances.

Full Aged or Disability Related Coverage: This coverage type has an income test at 100% of the Federal Poverty Level. This is full MaineCare coverage.

Drugs for the Elderly and Disabled (DEL) Coverage: A discount program for medicine for people who are not eligible for full MaineCare. It is for people aged 19-61 years old and disabled, or 62 and older. If someone on DEL can get Medicare Part D, they must sign up for this coverage. People on DEL pay 20% of the cost of their medicine plus a \$2.00 copay.

DEL Plus Coverage: If a DEL household spends at least 40% of their gross income on prescription drugs, they can get help using a higher income limit.

Working Disabled Coverage: For people under age 65 who have a disability and are working. They may have to pay premiums of up to \$20 per month.

Special Benefit Waiver (SBW) Coverage: A MaineCare program for people living with HIV/AIDS who are over income for full MaineCare benefits. They may have to pay a monthly premium and/or copays based on their income.

Katie Beckett Coverage: For children with disabilities who are over income for MaineCare but need a lot of care and live at home, not in a hospital or care facility. The child must be under age 19. Only the child's income and assets count, but the parent's income is checked to see about other MaineCare programs. Children enrolled in Katie Beckett pay a low-cost premium for health coverage

Other Coverage: Medicare Savings Programs (MSP)

Qualified Medicare Beneficiary (QMB) pays for Medicare Part B premiums, copays, coinsurance, and deductibles. The person has to be eligible for Medicare Part A and B

Qualified Individual (QI) pays for Medicare Part B premiums. The person has to be eligible for Medicare Part A and B, and they can't get other MaineCare benefits while open QI.



Eligibility Information

- Aged or Disability Related MaineCare looks at marriage only to decide whose income and assets count. Some of these programs do look at how much assets, like savings and property (like cars, land, etc.) you have.
- People who are not aged must have a disability determination to get coverage.
- Individuals who get Supplement Security Income (SSI) automatically get MaineCare.
- People who get Social Security Disability benefits are considered disabled for this program.
- If someone does not get SSI or SSA disability benefits, OFI may ask for a MaineCare Disability Determination to see if the person is disabled.

Monthly Income Limits for Family and Individual MaineCare							
Household Size	Elderly and Disabled	QMB	QI	DEL	DEL Plus	Working Disabled and Special Benefit Waiver	Katie Beckett
1	\$1,305	\$2,413	\$3,261	\$2,413	\$3,016	\$3,261	\$2,901 (child's income only)
2	\$1,763	\$3,261	\$4,407	\$3,261	\$4,076	\$4,407	-
Asset test	<ul style="list-style-type: none"> • \$2,000 individual or \$3,000 couple • Can exclude up to \$8,000 per individual or \$12,000 per couple 	No asset test	No asset test	No asset test	No asset test	\$8,000 individual or \$12,000 couple SBW: No asset test	\$2,000 individual (child's assets only)

Long Term Care Programs

Long Term Care MaineCare covers a lot of services that are provided to a person who has a lot of medical needs. Care can be given in the person's own home, in the home of another person, or in a care facility or nursing home.



An individual must:

- Live in Maine;
- Be 65 or older, blind, or disabled;
- Meet income and asset rules; and
- Have a medical need for long-term care.

When someone applies for Long-Term Care MaineCare, the state looks at their money and property history over the past 5 years (60 months). This is to see if they (or their spouse) gave away money or property for less than it was worth.

If they did, they may get a penalty and have to wait before getting help from MaineCare.

Important Financial Figures Related to Long Term Care (Updated Annually)	
Asset Limits	<ul style="list-style-type: none"> • \$2,000 individual or \$3,000 couple • (Can exclude up to \$8,000 per individual or \$12,000 per couple)
Asset Limit for a Community Spouse	\$157,920
Average Cost of a Nursing Facility Private Rate or Penalty Divisor	\$12,294
Statewide Average for Burial and Funeral Costs	\$18,432

Limited MaineCare Programs

Maine Center for Disease Control and Prevention (CDC) Breast and Cervical Health Program: This is a program to pay for breast and cervical cancer tests and some related medical costs. This program and its eligibility are managed by Maine CDC.



Medically Needy Deductible: People whose income is too high to get MaineCare can get a deductible instead. To get full MaineCare, the person must spend a certain amount of money on healthcare. Once they've spent that amount, they can get MaineCare coverage for a limited time (usually 6 months or less). People who qualify for Medicaid Expansion can't get a deductible.

MaineCare for Noncitizens

Full MaineCare Coverage: Some noncitizens can be eligible for full MaineCare. They have to be otherwise eligible and need to provide a Social Security Number if they can get one. Income and asset rules are different, depending on the program.

Emergency Services MaineCare: This program helps noncitizens who don't qualify for full MaineCare because of their immigration status. It only covers emergency care to treat a serious health condition. People have to be otherwise eligible and need to provide a Social Security Number if they can get one. Income and asset rules depend on if they have Family and Individual MaineCare or Aged or Disability Related MaineCare.

Pregnancy Coverage for Noncitizens: Pregnant people who can't get MaineCare because of their immigration status can get limited time MaineCare during the pregnancy and for 12 months after the pregnancy ends. There is no asset test.

Noncitizen-Specific Coverage Groups (Monthly Income)	
Household Size	Pregnant Individuals
1	\$2,779
2	\$3,755
3	\$4,732
4	\$5,707
Add this amount for each additional person	\$977

Who do I contact to...

...find out what my
MaineCare will pay for?

MaineCare Member Services

Phone: 1-800-977-6740 (TTY 711)

Email: MaineCareMember@gainwelltechnologies.com

...apply for MaineCare?
...tell OFI about changes
after MaineCare is open?

OFI Eligibility

My Maine Connection: MyMaineConnection.gov

Phone: 1-855-797-4357

Mail: 114 Corn Shop Lane, Farmington, ME 04938

Email: farmington.dhhs@maine.gov

...learn more about
affordable healthcare,
including MaineCare?

Health Insurance Information:

Maine.gov/dhhs/programs-services/health-insurance

Consumers for Affordable Healthcare:

MaineCAHC.org or call 1-800-965-7476

...get help with my EBT
card?

- **EBT Self-Service:** Pinetreecard.com
- Call **OFI Eligibility:** 1-855-797-4357
- Download the **ebtEDGE app** on the App store or Google Play:



...apply for the Maine
Breast and Cervical
Health Program?

Contact the Maine CDC:

Maine.gov/dhhs/mecdc/population-health/bcp

Phone: 1-800-350-5180

...get help with a
MaineCare Disability
decision?

Disability Determination Services

Phone: (207) 287-9600 or 1-800-452-8718

...get help with a child
who has disabilities?

- **Office of Child and Family Services Support for Families:** Maine.gov/dhhs/ocfs/support-for-families
- **Katie Beckett Program** healthcare coverage: Maine.gov/dhhs/oms/mainecare-options/children
- Call **OFI Eligibility** and choose **Long Term Care:** 1-855-797-4357

