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MaineCare Eligibility Guidelines

GROUP	BENEFIT	MONTHLY INCOME LIMIT BY FAMILY SIZE	ASSET LIMITS AND SPECIAL RULES
Under age 1	Full MaineCare Benefit	196% of FPL 1: \$2,041 2: \$2,762 3: \$3,484 4: \$4,206 Each additional person: \$722	Newborns are eligible regardless if the newborn's mother is receiving MaineCare on the date the baby is born.
Age 1-18	Full MaineCare Benefit	162% of FPL 1: \$1,687 2: \$2,283 3: \$2,880 4: \$3,477 Each additional person: \$597	
Age 19 and 20	Full MaineCare Benefit	161% of FPL 1: \$1,676 2: \$2,269 3: \$2,862 4: \$3,455 Each additional person: \$594	
CHIP (Cub Care)	Full MaineCare Benefit	213% of FPL 1: \$2,217 2: \$3,002 3: \$3,787 4: \$4,571 Each additional person: \$785	For children under age 18 with income over 157% of the Federal Poverty Level. There is a monthly fee of \$8-\$64 depending on income and family size. Children remain eligible for coverage for 12 months.
Parents and Caretaker Relatives	Full MaineCare Benefit	105% of FPL 1: \$1,093 2: \$1,480 3: \$1,867 4: \$2,254 Each additional person: \$387	Must be residing with and caring for a dependent child under the age of 18.
Pregnant Women	Full MaineCare Benefit	214% of FPL 1: N/A 2: \$3,016 3: \$3,804 4: \$4,593 Each additional person: \$789	Household size increases by the number of babies expected. Once enrolled, the coverage continues 2-3 months after the end of the pregnancy.
Expansion Adults	Full MaineCare Benefit	138% of FPL 1: \$1,437 2: \$1,945 3: \$2,453 4: \$2,962 Each additional person: \$509	Cannot be pregnant, eligible for Medicare Part A/B, or otherwise eligible in another MaineCare coverage group.

Aged, Blind, Disabled	Full MaineCare Benefit	100% of FPL 1: \$1,041 2: \$1,410 3: \$1,778 4: \$2,146 Each additional person: \$369	Asset Limit: \$2,000 per individual and \$3,000 per couple Must be over the age of 65 or have a disabling condition per the criteria of the Social Security Administration.
Working with a Disabling Condition	Full MaineCare Benefit	250% of FPL 2-step income test: 1. Unearned income must be under 100% of FPL. 2. Total earned and unearned income must be under 250% of FPL.	Asset Limit: \$8,000 per individual or \$12,000 per couple Must be under the age of 65 and have a disabling condition per the criteria of the Social Security Administration and must have earnings. A premium up to \$20/month may be required.
Special Benefit Waiver	Limited benefit	250% of FPL 1: \$2,603 2: \$3,523	Must comply with treatment plan. A monthly premium may be required.
Limited Family Planning Benefit	Limited benefit	214% of FPL 1: \$2,228 2: \$3,016 3: \$3,804 4: \$4,593 Each additional person: \$789	Provides limited family planning services for individuals not otherwise eligible for MaineCare.
Breast and Cervical Cancer	Limited benefit	250% of FPL 1: \$2,603 2: \$3,523	Program run by Maine CDC, providing coverage to women under the age of 65.
Drugs for the Elderly and Disabled (DEL)	Prescription drugs only	175% of FPL 1: \$1,822 2: \$2,467	Asset Limit: \$50,000 per individual or \$75,000 per couple
Medicare Savings Program (QMB)	Pays Part B monthly premium, plus Medicare coinsurance and deductibles	140% of FPL 1: \$1,458 2: \$1,973	Asset Limit: \$50,000 per individual or \$75,000 per couple Must be entitled to Medicare Part A. Only liquid assets count.
Medicare Savings Program (SLMB)	Pays Part B monthly premium	160% of FPL 1: \$1,666 2: \$2,255	Asset Limit: \$50,000 per individual or \$75,000 per couple Must be entitled to Medicare Part A. Only liquid assets count.
Medicare Savings Program (QI)	Pays Part B monthly premium	175% of FPL 1: \$1,822 2: \$2,467	Asset Limit: \$50,000 per individual or \$75,000 per couple Must be entitled to Medicare Part A. Only liquid assets count
Maine Rx Plus	Limited Pharmacy Benefit	350% of FPL 1: \$3,643 2: \$4,933 3: \$6,222 4: \$7,511 Each additional person: \$1,290	For individuals who meet citizenship and residency requirements. Cannot be combined with MaineCare or the Special Benefit Waiver.

Income: Includes household money from sources such as Social Security, pensions, wages, alimony, self-employment, etc. Some income is partially or fully disregarded. Each group outlined has different rules for what income is disregarded.

Assets: Examples of assets include bank accounts, stocks, life insurance, bonds, vehicles, real estate, etc. Only liquid assets are counted for Medicare Savings Programs (Buy-in). These types of assets include cash or other resources that can be converted into cash on demand.

Estate Recovery: If you get MaineCare benefits and are age 55 or older, the State can make a claim on the assets of your estate to recover the money that MaineCare has paid for your care. No claim will be made if the only service you get is Medicare Buy-in or DEL. For [more information about Estate Recovery Program](#), call 1-800-977-6740.