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## What happens if I lose MaineCare?

If MaineCare ends, PHIP ends.



## What happens if I lose my health insurance?

If you lose or cancel your health insurance, you no longer qualify for PHIP. You must notify PHIP immediately. Any payments made to you after it ends must be paid back to MaineCare.

**To find out if PHIP is right for you, or to request an application!**

**1-800-572-3839**

### **Office of MaineCare Svcs.**

Department of Health  
and Human Services  
11 State House Station  
Augusta, ME 04333-0011

Phone: 1-800-572-3839  
TTY: 800-423-4331

#### **DHHS**

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# MaineCare Private Health Insurance Premium Benefit (PHIP)



## What is PHIP?

PHIP stands for **Private Health Insurance Premium** benefit. It can pay your share of the cost for your health insurance.

## How can PHIP help me?

You will still have MaineCare coverage. You may also have services covered under your health insurance.

Some out of pocket costs from your health insurance can be billed to MaineCare.

**Joining PHIP is free!**



## Do I qualify for PHIP?

You may qualify for PHIP if:

- You or someone in your household is eligible for MaineCare.
- You are eligible for health insurance coverage through a group or individual health plan.
- You might be covered by the plan as an employee, child, or spouse.



## How do I apply?

- Call the PHIP team at **1-800-572-3839**.
- The PHIP team will send you a short application.

## How does PHIP Work?

- PHIP doesn't sign you up for your insurance, you must do it yourself.
- When you go to the doctor, give them both your MaineCare card and your health plan card.
- Each month, MaineCare will pay you what you have paid to your employer or insurance company for your health plan.

## Will I have out of pocket costs?

The only times there will be out of pocket costs for PHIP members are:

- If you have a MaineCare copay. MaineCare will pay the health insurance copay.
- If you or a member of your family receives a service which is not covered by MaineCare, you may have out of pocket expenses. Your doctor will warn you about the expenses before providing the service.