**MaineCare Eligibility Guidelines**

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| GROUP | BENEFIT | MONTHLY INCOME LIMIT BY FAMILY SIZE | ASSET LIMITS AND SPECIAL RULES |
| Under age 1 | Full MaineCare Benefit | 196% of FPL1: $2,0412: $2,7623: $3,4844: $4,206Each 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 FPL1: $1,6872: $2,2833: $2,8804: $3,477Each additional person: $597 |  |
| Age 19 and 20 | Full MaineCare Benefit | 161% of FPL1: $1,6762: $2,2693: $2,8624: $3,455Each additional person: $594 |  |
| CHIP (Cub Care) | Full MaineCare Benefit | 213% of FPL 1: $2,2172: $3,0023: $3.7874: $4,571Each 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 FPL1: $1,0932: $1,4803: $1,8674: $2,254Each 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 FPL1: N/A2: $3,0163: $3,8044: $4,593Each 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 FPL1: $1,4372: $1,9453: $2,4534: $2,962Each 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 FPL1: $1,0412: $1,4103: $1,7784: $2,146Each additional person: $369 | Asset Limit: $2,000 per individual and $3,000 per coupleMust 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 FPL2-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 coupleMust 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 FPL1: $2,6032: $3,523 | Must comply with treatment plan. A monthly premium may be required.  |
| Limited Family Planning Benefit | Limited benefit | 214% of FPL1: $2,2282: $3,0163: $3,8044: $4,593Each additional person: $789 | Provides limited family planning services for individuals not otherwise eligible for MaineCare.  |
| Breast and Cervical Cancer | Limited benefit | 250% of FPL1: $2,6032: $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: $1.8222: $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: $1,4582: $1,973 | Asset Limit: $50,000 per individual or $75,000 per coupleMust be entitled to Medicare Part A. Only liquid assets count.  |
| Medicare Savings Program (SLMB) | Pays Part B monthly premium | 160% of FPL1: $1,6662: $2,255 | Asset Limit: $50,000 per individual or $75,000 per coupleMust be entitled to Medicare Part A. Only liquid assets count. |
| Medicare Savings Program (QI) | Pays Part B monthly premium | 175% of FPL1: $1,8222: $2,467  | Asset Limit: $50,000 per individual or $75,000 per coupleMust be entitled to Medicare Part A. Only liquid assets count |
| Maine Rx Plus | Limited Pharmacy Benefit | 350% of FPL1: $3,6432: $4,9333: $6,2224: $7,511Each 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 disregard. 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](https://www.maine.gov/dhhs/oms/pdfs_doc/member/Estate-Recovery-October2019.pdf) Program, call 1-800-977-6740.