If you meet the three guidelines listed above, you may be eligible for MaineCare through this Option, also known as the “Working Disabled” program.

Even if your income is above these amounts, you may still be able to get MaineCare. Not all income is counted. Contact your local Department of Health and Human Services or a Community Work Incentives Coordinator (CWIC) to see if you qualify.
The two examples below show eligibility tests for this option. Call the local office of the Department of Health and Human Services to see how this might work for you. Ask about the Option that allows workers with disabilities to work and keep their MaineCare benefits.

**Example #1** – A single person with a disability receives income from Social Security and a job. Is this person eligible?

**Step #1 (earnings from Social Security)**

- $1,087 Gross monthly SSDI before any deductions
- $75 Federal & State disregards
- $1,012 Countable income

This person passes because total from Social Security is not more than $1,012.

**Step #2 (add all income, including earnings from Social Security and wages from a job)**

- $1,087 Total monthly Social Security income
- $20 Federal disregard
- $1,067 Remaining Social Security income
- $3,101 Monthly wage earnings

- $65 Work disregard
- $3,036
- $1,518 Disregard one-half
- $1,518 Remaining wage income
- $1,067 Add remaining Social Security
- $2,585 Total income
- $55 Additional State disregard
- $2,530 Countable Monthly Income

The person in Example #1 is eligible because total monthly countable income is not more than $2,530. They would pay a monthly MaineCare premium of $20.

**Example #2** – A single person with a disability receives income only from a job (no SSDI, pension or other income). Is this person eligible?

**Step #1**

Only income is from wages so this step is skipped

**Step #2 (earnings from a job)**

- $5,255 Monthly wage earnings

- $85 Federal & Work disregards
- $5,170
- $2,585 Disregard one-half
- $2,585 Total income
- $55 Additional State disregard
- $2,530 Countable Monthly Income

The person in Example #2 is eligible because total monthly countable income is not more than $2,530. They would pay a monthly MaineCare premium of $20.

To speak with a Community Work Incentives Coordinator (CWIC), contact:

Benefits Counseling Services
Maine Medical Center
Department of Vocational Services
Toll Free 1-888-208-8700
www.benefitsandworkinme.org

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