



# MaineCare for Working People with Disabilities

This is a MaineCare program working people with disabilities who do not qualify for free MaineCare because of their income and/or assets. The purpose of the program is to provide people with disabilities the opportunity to work and access health care services and supports they need.

## You may qualify for this MaineCare option if:

1. You are under the age of 65;
2. You have a disability as defined by the Social Security Administration;
3. You have earned income from employment or self-employment; and
4. You meet the income and asset guidelines for the program.

## Income Guidelines for 2020

There is a two-step income test that must be met to be eligible for this coverage. Not all income is counted, and deductions may be applied to reduce your income (see examples on Page 2).

**Step 1:** Your total monthly unearned income from Social Security, or other income that is not wages from a job, must not exceed:

- \$1,064 if you are single
- \$1,437 if you are married

**Step 2:** Your total countable monthly income, including unearned income and wages, must not exceed:

- \$2,659 if you are single
- \$3,592 if you are married

## Asset Limit

The total value of your assets must be less than:

- \$8,000 if you are single
- \$12,000 if you are married

Not all assets are counted. For example, the home you live in, one car, and up to \$8,000 of savings for a single individual or \$12,000 for a married couple may be excluded.

## Who will determine if I have a disability?

The Social Security Administration (SSA) determines disability for Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI). A determination of disability by SSA will be accepted as proof of disability for MaineCare.

If you have not been determined disabled through SSA, you will need to have a disability review done by the MaineCare Medical Review Team. You can request a disability determination by visiting [www.maine.gov/dhhs/ofi/applications-forms](http://www.maine.gov/dhhs/ofi/applications-forms) and completing a MaineCare Disability Determination form and submitting it with your application.

## How much will it cost?

There will be no cost until your income is over \$1,595 a month if you are single (\$2,155 a month if married). Above that, you pay \$10-\$20 a month. There is no cost if you are paying your Medicare Part B premium.

## Examples

The two examples below show eligibility budgets for this coverage option.

### Example 1: Single person with SSDI and a job.

Step 1: Add up all unearned income

\$1,139	Gross monthly SSDI before any deductions
- \$75	Federal & State disregard
<b>\$1,064</b>	<b>Countable Income</b>

This person passes the first income test because total unearned income is not more than \$1,064

Step 2: Add all income, including unearned income and wages from a job.

\$1,139	Gross monthly SSDI
- \$20	Federal disregard
\$1,119	Remaining unearned income
\$3,255	Gross monthly earnings
- \$65	Earned income disregard
\$3,190	
- \$1,595	Disregard one-half of remaining earnings
\$1,595	
+ \$1,119	Remaining unearned income
\$2,714	Total income
- \$55	State disregard
<b>\$2,659</b>	<b>Total countable monthly income</b>

This person is eligible because total monthly countable income is not more than \$2,659. They would pay a monthly MaineCare premium of \$20 for this coverage.

### Example 2: A single person with a disability receives income only from a job (no SSDI, pension or other income).

Step 1: The only income is from wages, so this step is skipped.

Step 2: Add all income, including earnings from a job.

\$5,513	Gross monthly earnings
- \$20	Federal disregard
- \$65	Earned income disregard
\$5,428	Remaining wages
- \$2,714	Disregard one-half of the remaining wages
\$2,714	
- \$55	State disregard
<b>\$2,659</b>	<b>Total countable monthly income</b>

This person is eligible because total monthly countable income is not more than \$2,659. They would pay a monthly MaineCare premium of \$20.