

# 2021 MaineCare Eligibility Guidelines



Maine Department of Health and Human Services  
Office for Family Independence

Coverage Group	Benefit	FPL	1	2	3	4	Each Additional Person	Asset Limits and Special Rules
<b>Under Age 1</b>	Full MaineCare Benefit	196%	\$2,104	\$2,846	\$3,587	\$4,329	\$742	Newborns born to a mother receiving full MaineCare on the date the baby is born are eligible without an income test.
<b>Age 1 – 18</b>	Full MaineCare Benefit	162%	\$1,739	\$2,352	\$2,965	\$3,578	\$613	
<b>Age 19 &amp; 20</b>	Full MaineCare Benefit	161%	\$1,729	\$2,338	\$2,947	\$3,556	\$610	
<b>Cub Care (CHIP)</b>	Full MaineCare Benefit	213%	\$2,287	\$3,093	\$3,898	\$4,704	\$806	For children under age 18 with income over 162% of the Federal Poverty Level. There is a monthly fee of \$8-\$64 depending on household income and family size.
<b>Parents &amp; Caretaker Relatives</b>	Full MaineCare Benefit	105%	\$1,127	\$1,525	\$1,922	\$2,319	\$398	Must be residing with and caring for a dependent child under the age of 18.
<b>Pregnant Women</b>	Full MaineCare Benefit	214%	\$2,297	\$3,107	\$3,917	\$4,726	\$810	Household size increases by the number of babies expected. Once enrolled coverage continues 2-3 months after the end of the pregnancy.
<b>Expansion Adults</b>	Full MaineCare Benefit	138%	\$1,482	\$2,004	\$2,526	\$3,048	\$523	Cannot be pregnant, eligible for Medicare Part A or B, or eligible in another coverage group.
<b>Aged, Blind, Disabled</b>	Full MaineCare Benefit	100%	\$1,074	\$1,452				<u>Asset Limit:</u> \$2,000 per individual or \$3,000 per couple  Must be over the age of 65 or have a disabling condition per the criteria of the Social Security Administration
<b>Working with a Disabling Condition</b>	Full MaineCare Benefit	250%	\$2,684	\$3,630				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.  <u>Asset Limit:</u> \$8,000 per individual or \$12,000 per couple  Must be under the age of 65, have a disabling condition per the criteria of the Social Security Administration and earnings. A premium up to \$20/month may be required.

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<b>Special Benefit Waiver</b>	Limited Benefit	250%	\$2,684	\$3,630	\$4,575	\$5,521	\$946	A MaineCare benefit for people living with HIV/AIDS who are not eligible in another coverage group. Must comply with treatment plan. A monthly premium may be required.
<b>Limited Family Planning Benefit</b>	Limited Benefit	214%	\$2,297					Provides limited family planning services for individuals not otherwise eligible for MaineCare.
<b>Breast and Cervical Cancer</b>	Limited Benefit	250%	\$2,684	\$3,630	\$4,575	\$5,521	\$946	Program run by Maine CDC; provides coverage to women under the age of 65. <a href="https://www.maine.gov/dhhs/mecdc/population-health/bcp/">https://www.maine.gov/dhhs/mecdc/population-health/bcp/</a>
<b>Drugs for the Elderly and Disabled (DEL)</b>	Prescription Drug Benefit	185%	\$1,986	\$2,686				<u>Asset Limit:</u> \$50,000 per individual or \$75,000 per couple
<b>Maine Rx Plus</b>	Prescription Drug Benefit	350%	\$3,757	\$5,081	\$6,405	\$7,730	\$1,325	Cannot be combined with MaineCare or the Special Benefit Waiver.
<b>QMB (Medicare Savings Program)</b>	Pays Part B monthly premiums, plus Medicare coinsurance and deductibles.	150%	\$1,610	\$2,178				<u>Asset Limit:</u> \$50,000 per individual or \$75,000 per couple Must be entitled to Medicare Part A. Only liquid assets count.
<b>SLMB (Medicare Savings Program)</b>	Pays Part B monthly premiums	170%	\$1,825	\$2,468				<u>Asset Limit:</u> \$50,000 per individual or \$75,000 per couple Must be entitled to Medicare Part A. Only liquid assets count.
<b>QI (Medicare Savings Program)</b>	Pays Part B monthly premiums	185%	\$1,986	\$2,686				<u>Asset Limit:</u> \$50,000 per individual or \$75,000 per couple Must be entitled to Medicare Part A. Only liquid assets count.

**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.