



Cub Care Application Roadmap

Cub Care is a MaineCare coverage option that provides high-quality, low-cost health insurance for children under age 19. It covers services such as doctors visits, medications, dental visits, hospital visits, behavioral health services, transportation, and more.

- 1 Submit a MaineCare Application**
Cub Care is a coverage option provided through MaineCare, so you must complete a full MaineCare application as the first step in the process.
- 2 The Eligibility Decision**
You will get a letter in the mail that tells you if your child is approved for Cub Care. If approved, we will send you a health insurance card for the child.
- 3 Payment of Premiums**
After your application is approved, we will also send you information about your monthly premiums and how to submit payment. A premium is a monthly fee that you must pay to have Cub Care coverage. The amount you will pay is based on your household income and family size.
- 4 Annual Review**
Once a year, you will receive a review form that you must complete and send back to us so we can determine if your child is still eligible for Cub Care. It is important that you complete this on time so that your child does not lose health insurance coverage.

Visit maine.gov/dhhs/ofi or call **1-855-797-4357** with any questions.

Frequently Asked Questions



Is my child eligible for Cub Care?

To qualify for Cub Care, your child must:

- Be under age 19.
- Be under the monthly income limit.
- Not be eligible for other health insurance, including other MaineCare options.

Is my child under the household income limit for Cub Care?

Your child may be eligible for Cub Care coverage if your family is under 208% of the Federal Poverty Level. That equates to a monthly income (before taxes) of up to \$4,704 for a family of four*.

How much is the monthly premium?

You will have to pay between \$8 and \$64 per month, depending on your family size and monthly income.

What happens after I submit an application?

You will receive a Notice of Decision in the mail when a decision has been made about your application. If you qualify, your child's Cub Care coverage begins the first day of the application month.

What if I have questions?

If you have questions about applying for Cub Care, please call the Office for Family Independence at 1-855-797-4357 to speak with an eligibility specialist. If you have questions about what benefits are covered under Cub Care, please call the Office of MaineCare Services at 1-800-977-6740. TTY users, dial 711 (Maine Relay).

**Based on 2021 FPL guidelines*