

BULLETIN 367

Announcement of Maine's Long-Term Care Partnership Program

(Supersedes Bulletin 361)

On November 10, 2009, the State of Maine received approval from the Centers for Medicare and Medicaid Services (CMS) for the Maine Long-Term Care Partnership Program with an effective date of July 1, 2009. For more detailed information on the implementation of this program, please see Bulletins [368](#) and [369](#).¹

The Maine Long-Term Care Partnership Program provides asset protection to purchasers of qualified long-term care insurance policies covered by the Maine Long-Term Care Partnership Program. Specifically, the asset eligibility and recovery provisions of the MaineCare program are modified by disregarding assets equal to the insurance benefits received from Partnership Policies, thus permitting individuals to protect assets from spend-down and estate recovery requirements if MaineCare assistance is ever needed. The Maine Long-Term Care Partnership Program has been adopted in accordance with the federal Deficit Reduction Act of 2005 (P.L. 109-171) and the Maine Long-Term Care Partnership Act (22 M.R.S.A. § 3174-GG).

For additional information, see the Maine Bureau of Insurance website at <http://www.maine.gov/pfr/insurance> or contact us at 624-8475 or (800)300-5000 (in state only.)

For MaineCare-related questions, see the Maine Department of Health and Human Services website at <http://www.maine.gov/dhhs> or contact them at (207) 287-3707.

¹ This Announcement was originally issued as Bulletin 361 on November 17, 2009. The only change that has been made is to this cross-reference, which originally referred to Bulletins 362 and 363. Those Bulletins have been superseded by Bulletins [368](#) and [369](#) respectively.

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Superintendent of Insurance

NOTE: This bulletin is intended solely for informational purposes. It is not intended to set forth legal rights, duties or privileges nor is it intended to provide legal advice. Readers should consult applicable statutes and rules and contact the Bureau of Insurance if additional information is needed.