

Consumers for  
Affordable Health Care

[www.maine cahc.org](http://www.maine cahc.org)

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## Business Edition

Winter 2002



Back row, from left: Julie O'Brien, Barbi Quint, and Lorna Shanholtz. Front row, from left: Jennifer Merrill, Barbara Black, and Susan Janson.

## In Person:

**Julie O'Brien**

Salon Owner, S. Portland ME

Back in the early 80's, I was employed at Blue Cross/Blue Shield of Maine. It was an ironic shock to go from a company which offered good pay and great benefits, to being a self-employed professional and not being able to afford health care coverage through Anthem Blue Cross/Blue Shield of Maine.

Currently, I am a hair salon owner with self-employed co-workers who rent booths in my salon, and we have had no reasonable health care coverage choices.

After discussing health insurance options with my co-workers, I learned that some of them don't have any insurance because they just can't afford it. These people work very hard to make an honest living, and still cannot afford adequate coverage for the most important things that they have - their lives and health.

This is a public crisis that I hadn't known existed! I knew that I had to get involved, not only because it was the right thing to do, but also because this was an issue concerning my life and health as well! Since I had always (see "Julie" page 2)



## Maine's Small Business Health Care Coverage Plan *What's Happening Right Now?*

In the last issue of *Health Access-Small Business Edition*, we announced the passage of Maine's New Small Business Health Care Coverage Plan through both the Maine House of Representatives and the Maine Senate. It is now a law. Relief for Maine's Small Business's is on the way!

January 1st of 2004 is the projected date when coverage through the plan will be available to enrolled employers and their employees. The time between now and January 1st of 2004 is a crucial time for the Board of Directors to plan, research, and create the "nuts-and-bolts" of the program. The new appointments to the Board are:

### Speaker of the House Michael Saxl's Appointments:

- Joe Ditre of Consumers for Affordable Health Care, representing health care consumers
- Peter Schwindt, representing small businesses in Maine

### Senate President Richard Bennett's Appointments:

- Robert Ruhlin, representing organized labor
- Michael Reed of Temm Reed & Ass., representing the self-employed

### Governors Angus King's Appointments:

- Christine Hastedt of Maine Equal Justice Project, representing low-income individuals
- Francis McGinty, representing Health Policy Experts

### Joint Appointments:

- Robert Hardison of Atlantic Pump and Engineering of Sanford, representing small businesses
- Jacqueline Wardell of CEI, representing a non-profit community development financial institution
- John Kelly, Compass of Health Analytics, Representing health care consumers
- Ellen Jane Schreiber of Health Data Dialog Service, a health care economist
- Gordon Smith, Maine Medical Association, representing health care providers

## *What can I do for health care coverage now?*

January 1st of 2004 is long time to wait for coverage, especially for those experiencing a health care crisis in their lives. Thankfully, there are programs available now, that provide low-or-no cost, comprehensive, health care coverage to eligible adults, children, and families. See inside pages for a list of programs, and eligibility guidelines.

## FREE Coverage

### For You & Your Adult Employees:

MaineCare is a great free or low-cost health care coverage program available by the state of Maine. MaineCare is funded with state and federal dollars, which all taxpayers contribute toward. Coverage may be available whether or not you are working or self-employed. Many people in Maine are eligible for coverage through MaineCare, including certain children, parents, adults under age 65, the elderly, blind or disabled, women with breast or cervical cancer, people with HIV and others. MaineCare also includes prescription drug programs that help many receive coverage for, or discounts on prescriptions.

The following is basic information regarding free or low-cost MaineCare coverage for kids, parents and other adults under age 65 and pregnant women. **You should apply even if you appear to be over the guidelines listed, as certain deductions from income can sometimes be made when determining eligibility.**

### **Julie** (continued from front page)

been active as a salon owner (going to Barber/Cosmetology Board meetings, organizing a salon owners' association, and getting involved in the legislative process), I started my organizing "wheels" again, and focused on affordable health insurance.

I was directed to Consumers for Affordable Health Care (CAHC). CAHC told me about the New Small Business Health Care Coverage Law that had just passed during the last legislative session, and about the Board of Directors who would be working to provide the plan to small businesses and self-employed people. They let me know that my involvement and input could influence the end product that the Board will be creating over the next couple years.

Now I am trying to "spread the word", so that

others can get involved in the progress of the New Small Business Health Care Coverage Law.

Recently, one of my clients who works at the Maine Small Business Development Center at the USM campus took a flyer. She was so excited to have some information to give out. She said she frequently is asked questions about how small businesses in Maine can afford health insurance. I also contacted our beauty industry suppliers for their help distributing flyers as they visit salons and placing flyers in their outlets across the state.

These are the types of things that I can do, and the strengths that I have to contribute to the effort of getting people involved in the process, creation, and implementation of the New Small Business Health Care Coverage Law. I'm so appreciative of all the hard work that has gone into this process and I am glad to help out where I can!

## Who Is Eligible For the New Adult Coverage?

(for details on parent coverage, see following page)



### **Single Adults Without Children**

If you are a single adult age 21-64, without children or without children living at home, and your annual gross income\* is \$8,868 per year (\$739 per month) or less, you might qualify for full benefit coverage.

### **Couples Without Children At Home**



If you are a couple without children, or who's children are not living at home and your annual gross income\* is \$11,940 per year (\$995 per month) or less, you might qualify for full benefit coverage.

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\*Individual may own a home, vehicles and have other assets and still qualify.

\*Self employed use net income after business expenses.

Call Consumers for Affordable Health Care for more information, or to apply! **1-800-965-7476**

**FREE or LOW-COST  
Coverage for Parents, Kids, and  
Pregnant Women**



**Free or Low-cost MaineCare  
for Children and Teens - Table A**

MaineCare offers full health insurance coverage for children. Free coverage may be available to children under age 21, who live in families with a gross income at or below that listed in the first column in Table A. Low-cost coverage (between \$5-40 a month) may be available for kids under age 19, living in families with income too high for free coverage but who have income below column 2 in Table A. **Certain deductions for working parents, child care expenses and child support paid out or into the household may sometimes be subtracted from the gross income when determining eligibility.**

**Table A**

Family Size	Free coverage for Kids under age 21 (Annual Gross Income*)	Low Cost Coverage for Kids under age 19 (Annual Gross Income*)
1	\$13,308	\$17,736
2	\$17,910	\$23,880
3	\$22,536	\$30,048
4	\$27,144	\$36,192
5	\$31,776	\$42,360
Each additional person add:	\$4,632	\$6,168

*\*Self-employed use net earnings*

**MaineCare for Parents - Table B**

Parents (or caretaker relatives) with children under age 19 living at home may also be eligible for free MaineCare if:

- Family income is at or below the amount listed in Table B. **Deductions for some parents who work; child care expenses and child support paid out or into the household may sometimes be subtracted from the gross income.**
- Certain family assets remain under \$2,000. **Many common assets do not count toward the \$2,000 limit.** Families can have a home, vehicles, business property and certain savings and still qualify.

**Table B**

Family Size	Free coverage for Parents with Kids at Home (Annual Gross Income*)
1	\$13,308
2	\$17,910
3	\$22,536
4	\$27,144
5	\$31,776
Each additional person add:	\$4,632

*\*Self-employed use net earnings*

**MaineCare for Pregnant Women - Table C**

Eligibility for MaineCare for pregnant women is based on family income only. Pregnant women with income that is at or below the income guidelines in Table C may also be eligible for MaineCare. Once again, **deductions if you work, child care expenses and child support paid or received by household members may sometimes be subtracted from income when determining eligibility.**

**Table C**

Family Size	Free coverage for Pregnant Women (Annual Gross Income*)
1	\$17,736
2	\$23,880
3	\$30,048
4	\$36,192
5	\$42,360
Each additional person add:	\$6,168

*\*Self-employed use net earnings*

**MaineCare for Adults Age 21-64 - Table D**

MaineCare has recently expanded to include coverage for some adults, between the ages of 21-65, who do not have children under age 18 living at home. Individuals and couples may qualify if their income is at or below that listed in Table D, and if individual family assets remain under \$2,000 (\$3,000 for couples). **Many common assets do not count toward the \$2,000 limit.** Families can have a home, vehicles, business property and certain savings and still qualify.

**Table D**

	Free Coverage for Adults Age 21-64 (Annual Gross Income*)
Single Adults Without Children	\$8,868
Couples Without Children	\$11,940

*\*Self-employed use net earnings*

*All guidelines listed became effective in March 2002 and will increase annually, usually in March of each year.*

***When in doubt, apply! Call Consumers for Affordable Health Care at 1-800-965-7476 for information regarding other programs that might be available to help you access medical care.***

**-What is Happening Right Now, with  
Maine's New Small Business Health Care Coverage Plan?** *Front page....*

**-Affordable Health Care Programs Available Now!**

Maine's New Small Business Health Care Coverage Plan is scheduled to be available for enrollment in January of 2004...Here are some options available in the meantime. *Pages 2 and 3....*


**-Maine Small Business People Profile of the Issue: Julie O'Brian**

Small business people working for reasonable health care coverage options. *Front page....*



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**Consumers For Affordable  
Health Care Foundation**  
  
"Advocating the right to health care for every man, woman, and child."  
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