

MaineCare Deductibles

When your income is too high for regular MaineCare

What is MaineCare?

MaineCare is free or very low-cost health coverage for eligible Maine residents. MaineCare coverage includes well and sick care office visits, hospital care, including emergency room care, lab and x-rays, prescription drugs, substance abuse and mental health services, family planning, specialist care, dental care, and much more.

MaineCare is for:

- minors under 21
- those who maintain a home for a minor under 18
- seniors over 64
- pregnant women,
- people with disabilities
- people who aged out of foster care on MaineCare and are not age 26 yet

How Does a MaineCare Deductible Work?

A MaineCare deductible is also often called a Spend Down. If your income is too high for regular MaineCare, you may be eligible for MaineCare with a deductible. A MaineCare deductible is a dollar amount. Medical costs must add up to this amount before MaineCare begins.

- First, apply for MaineCare. If you're in a group MaineCare covers, your income is too high but your assets are not too high, MaineCare should offer you a deductible.
- Then, MaineCare does a set of math steps to say how big your deductible is.
- Now collect all your bills until they add up to the deductible amount. This is called "Meeting Your Deductible." Put them in a box or folder. Don't pay any yet.
- Put copies of other unpaid medical bills in the folder too, even if they're old.
- Tell the place you owe the bills to that you have a MaineCare deductible.
- Most deductibles last 6 months. If you meet your deductible during the 6 months, tell MaineCare so it can start the next day. You keep it for the rest of the 6 months. Then, the deductible "resets."
- Finally, you may apply for hospital free care after you meet your deductible. That may cover the bills you piled up to meet your deductible. But you **are** responsible for them.

What if I know I'll have a really big medical bill soon?

If you know you need to have surgery or that you will have a big bill in the near future, you can apply for the deductible after you get the big bill. This is a "retroactive" deductible that goes back in time. A deductible that goes back in time is smaller and easier to meet, but MaineCare coverage from it lasts fewer months than the usual MaineCare deductible.



Remember: You can call 1-800-965-7476 for more information!

If your income is too high for regular MaineCare, you may be eligible by meeting a MaineCare deductible. **Many of your family medical costs will count toward the deductible, including medical transportation!**

OVER 



Consumer Assistance HelpLine:
1-800-965-7476
www.maine cahc.org

PO Box 2490
Augusta, ME
04338-2490

Examples of how MaineCare deductibles work

Example 1

Pat gets Social Security Disability Income, also called SSDI. Pat does not have any health insurance so he applied for MaineCare on January 3rd. He got a denial letter that said he was over the income limit but he can still get help! At the bottom, the letter said he had to meet a \$6,000 deductible before he could qualify for MaineCare.

Pat has cancer and it took about 1 month for his treatment and drug bills to reach \$6,000. Starting from the date of his application, January 3rd, the bills totaled \$6,000 by February 3rd. Now, MaineCare will cover his MaineCare eligible bills for 5 more months, which is the rest of his deductible period, from February 3rd till July 3rd. At that time, Pat's MaineCare coverage ends and the deductible starts again or "resets."

Although Pat's income is too high for regular "all-the-time" MaineCare coverage, it's not too high for hospital free care. After he met his MaineCare deductible, he applied to have those first \$6,000 of bills covered by hospital free care.

Example 2

Jan gets SSDI but does not have health insurance. She knew she was over income for MaineCare but Jan had a back injury that required surgery. Soon after the surgery, Jan applied for MaineCare. She did get a denial letter saying she was over the income limit. But, at the bottom, she noticed that the letter said if she could meet a \$7,000 deductible she would qualify for MaineCare for a limited length of time.

Jan talked to an eligibility worker at DHHS who said she could have a retroactive deductible. The retroactive deductible would cover the surgery she already had. The MaineCare coverage began the day after her bills added up to \$7000. She still owed the \$7,000 though.

Although Jan's income is too high for regular "all-the-time" MaineCare coverage, it's not too high for hospital free care. After she met the MaineCare deductible, she applied to have those first \$7,000 of bills covered by hospital free care.

These examples show that every situation is different and it is a good idea to at least apply for MaineCare even if you don't think you are eligible.



You can call the free Consumer Assistance HelpLine at 1-800-965-7476 with all of your health insurance questions.



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