

Health Coverage Income Eligibility Guidelines as of January 28, 2026

Family Size		MaineCare (disabled with Medicare or 65 and older)	MaineCare (parents and caretakers not eligible in MC Expansion)	MaineCare Adults (age 21- 64 without Medicare)	Drugs for the Elderly & Disabled (DEL) QMB ¹ Max household size is 2	MaineCare for Pregnancy ⁴ LFPB ⁵ Always a household of 1	MaineCare working disabled ⁶ (limited) HIV/AIDS QI ³ Max household size of 2 MBCHP ⁷	MaineCare (age 20 & under)			Enrollment Guidelines ⁹		
											Minimal Income for Subsidy ⁸	Cost Sharing Reductions	Advance Premium Tax Credits
		100%	105%	138%	185%	214%	250%	305%	350%	200%	138%	250%	400%
		Non-MAGI Use disregards	MAGI 5% included	MAGI 5% included	Non-MAGI Use disregards	MAGI 5% included	Non-MAGI Use disregards	MAGI 5% included	Two other qualifiers - see the MaineCare Eligibility Manual	minimum mandated law changed 7/2026	MAGI projected 5% included no disregards		
1	weekly	309.30	324.88	426.98	572.33	662.09	773.26	943.49	1,082.56	618.60	426.98	773.26	1,237.21
	monthly	1,330.00	1,397.00	1,836.00	2,461.00	2,847.00	3,325.00	4,057.00	4,655.00	2,660.00	1,836.00	3,325.00	5,320.00
	yearly	15,960.00	16,758.00	22,024.80	29,526.00	34,154.40	39,900.00	48,678.00	55,860.00	31,920.00	22,024.80	39,900.00	63,840.00
2	weekly	419.53	440.47	578.84	776.05	897.67	1,048.60	1,279.30	1,467.91	838.84	578.84	1,048.60	1,677.67
	monthly	1,804.00	1,894.00	2,489.00	3,337.00	3,860.00	4,509.00	5,501.00	6,312.00	3,607.00	2,489.00	4,509.00	7,214.00
	yearly	21,640.00	22,722.00	29,863.20	40,034.00	46,309.60	54,100.00	66,002.00	75,740.00	43,280.00	29,863.20	54,100.00	86,560.00
3	weekly	529.53	556.05	730.70	979.53	1,133.26	1,323.72	1,614.88	1,853.26	1,059.07	730.70	1,323.72	2,117.91
	monthly	2,277.00	2,391.00	3,142.00	4,212.00	4,873.00	5,692.00	6,944.00	7,969.00	4,554.00	3,142.00	5,692.00	9,107.00
	yearly	27,320.00	28,686.00	37,701.60	50,542.00	58,464.80	68,300.00	83,326.00	95,620.00	54,640.00	37,701.60	68,300.00	109,280.00
4	weekly	639.53	671.63	882.56	1,183.26	1,368.60	1,598.84	1,950.70	2,238.37	1,279.07	882.56	1,598.84	2,558.14
	monthly	2,750.00	2,888.00	3,795.00	5,088.00	5,885.00	6,875.00	8,388.00	9,625.00	5,500.00	3,795.00	6,875.00	11,000.00
	yearly	33,000.00	34,650.00	45,540.00	61,050.00	70,620.00	82,500.00	100,650.00	115,500.00	66,000.00	45,540.00	82,500.00	132,000.00
5	weekly	749.77	787.21	1,034.65	1,386.98	1,604.19	1,874.19	2,286.51	2,623.72	1,499.30	1,034.65	1,874.19	2,998.60
	monthly	3,224.00	3,385.00	4,449.00	5,964.00	6,898.00	8,059.00	9,832.00	11,282.00	6,447.00	4,449.00	8,059.00	12,894.00
	yearly	38,680.00	40,614.00	53,378.40	71,558.00	82,775.20	96,700.00	117,974.00	135,380.00	77,360.00	53,378.40	96,700.00	154,720.00
6	weekly	859.77	902.79	1,186.51	1,590.47	1,839.77	2,149.30	2,622.09	3,009.07	1,719.53	1,186.51	2,149.30	3,438.84
	monthly	3,697.00	3,882.00	5,102.00	6,839.00	7,911.00	9,242.00	11,275.00	12,939.00	7,394.00	5,102.00	9,242.00	14,787.00
	yearly	44,360.00	46,578.00	61,216.80	82,066.00	94,930.40	110,900.00	135,298.00	155,260.00	88,720.00	61,216.80	110,900.00	177,440.00
7	weekly	969.77	1,018.37	1,338.37	1,794.19	2,075.35	2,424.42	2,957.91	3,394.19	1,939.53	1,338.37	2,424.42	3,879.07
	monthly	4,170.00	4,379.00	5,755.00	7,715.00	8,924.00	10,425.00	12,719.00	14,595.00	8,340.00	5,755.00	10,425.00	16,680.00
	yearly	50,040.00	52,542.00	69,055.20	92,574.00	107,085.60	125,100.00	152,622.00	175,140.00	100,080.00	69,055.20	125,100.00	200,160.00
8	weekly	1,080.00	1,133.95	1,490.23	1,997.91	2,310.93	2,699.77	3,293.72	3,779.53	2,159.77	1,490.23	2,699.77	4,319.53
	monthly	4,644.00	4,876.00	6,408.00	8,591.00	9,937.00	11,609.00	14,163.00	16,252.00	9,287.00	6,408.00	11,609.00	18,574.00
	yearly	55,720.00	58,506.00	76,893.60	103,082.00	119,240.80	139,300.00	169,946.00	195,020.00	111,440.00	76,893.60	139,300.00	222,880.00
Each additional person add:											Employer Coverage Affordability Test, 9.96% PartB Premium \$202.90		
weekly		\$ 110.23	\$ 115.58	\$ 152.09	\$ 203.72	\$ 235.58	\$ 275.35	\$ 335.81	\$ 385.35	\$ 165.12	\$ 147.21	\$ 266.51	\$ 426.51
monthly		\$ 474.00	\$ 497.00	\$ 654.00	\$ 876.00	\$ 1,013.00	\$ 1,184.00	\$ 1,444.00	\$ 1,657.00	\$ 710.00	\$ 633.00	\$ 1,146.00	\$ 1,834.00
yearly		\$ 5,680.00	\$ 5,964.00	\$ 7,838.40	\$ 10,508.00	\$ 12,155.20	\$ 14,200.00	\$ 17,324.00	\$ 19,880.00	\$ 8,520.00	\$ 7,590.00	\$ 13,750.00	\$ 22,000.00

Don't forget in-eligible spouse rules! See the MaineCare Eligibility Manual (Chapter 332) for details. (\$497 in 2026) <https://www.maine.gov/sos/rulemaking/agency-rules/mainecare-eligibility-manual>

¹ QMB= Qualified Medicare Beneficiary

⁴ Add 1 to household size or more if pregnant w/ multiples

⁷ MBCHP= Maine Breast and Cervical Health Program

² SLMB=no longer exists as of July 2024

⁵ LFPB= Limited Family Planning Benefit

⁸ Lawfully present immigrants with income under 100% FPL not eligible for full MC are not eligible for APTC's and CSR's

³ QI = Qualifying Individual

⁶ Unearned income @100% or below

⁹ Marketplace Guidelines are based on prior year FPL's