

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)	MaineCare for Pregnancy ⁴	MaineCare working disabled ⁶ (limited) HIV/AIDS	MaineCare (age 20 & under)		
					QMB ¹ Max household size is 2	LFPB ⁵ Always a household of 1	QI ³ Max household size of 2		MaineRx+	Hospital Free Care
		100%	105%	138%	185%	214%	250%	305%	350%	200%
		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
1	weekly	309.30	324.88	426.98	572.33	662.09	773.26	943.49	1,082.56	618.60
	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
	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
2	weekly	419.53	440.47	578.84	776.05	897.67	1,048.60	1,279.30	1,467.91	838.84
	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
	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
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
	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
	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
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
	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
	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
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
	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
	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
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
	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
	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
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
	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
	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
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
	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
	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

Each additional person add:

weekly	\$ 110.23	\$ 115.58	\$ 152.09	\$ 203.72	\$ 235.58	\$ 275.35	\$ 335.81	\$ 385.35	\$ 165.12
monthly	\$ 474.00	\$ 497.00	\$ 654.00	\$ 876.00	\$ 1,013.00	\$ 1,184.00	\$ 1,444.00	\$ 1,657.00	\$ 710.00
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

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
² SLMB=no longer exists as of July 2024
³ QI = Qualifying Individual

⁴ Add 1 to household size or more if pregnant w/ multiples
⁵ LFPB= Limited Family Planning Benefit
⁶ Unearned income @100% or below

⁷ MBCHP= Maine Breast and Cervical Health Program
⁸ Lawfully present immigrants with income under 100% FPL not eligible for full MC are not eligible for APTC's and CSR's
⁹ Marketplace Guidelines are based on prior year FPL's

2026 Marketplace Enrollment Guidelines ⁹

Minimal Income for Subsidy ⁸	Cost Sharing Reductions	Advance Premium Tax Credits
138 %	250 %	400 %
MAGI projected 5% included no disregards		
418.60	758.37	1,213.26
1,800.00	3,261.00	5,217.00
21,597.00	39,125.00	62,600.00
565.81	1,024.88	1,639.53
2,433.00	4,407.00	7,050.00
29,187.00	52,875.00	84,600.00
712.79	1,291.40	2,066.05
3,065.00	5,553.00	8,884.00
36,777.00	66,625.00	106,600.00
860.00	1,557.67	2,492.33
3,698.00	6,698.00	10,717.00
44,367.00	80,375.00	128,600.00
1,006.98	1,824.19	2,918.60
4,330.00	7,844.00	12,550.00
51,957.00	94,125.00	150,600.00
1,154.19	2,090.70	3,345.12
4,963.00	8,990.00	14,384.00
59,547.00	107,875.00	172,600.00
1,301.16	2,357.21	3,771.40
5,595.00	10,136.00	16,217.00
67,137.00	121,625.00	194,600.00
1,448.37	2,623.72	4,197.67
6,228.00	11,282.00	18,050.00
74,727.00	135,375.00	216,600.00

Employer Coverage Affordability Test, 9.96% PartB Premium \$202.90