



# MaineCare

Free or low-cost health coverage for you and your family

Updated October 2023

**What is MaineCare?** MaineCare, Maine’s Medicaid program, is free or very low-cost health insurance for eligible people who live in Maine. MaineCare covers well and sick care office visits, dental care for children and adults, prescription drugs, hospital care, mental health services, family planning services, and many other health care services.

**Who Can Get MaineCare?** You may be able to get MaineCare if you live in Maine and you are:

- between 21 & 64, not eligible for Medicare,
- a parent or caretaker of a child under 18 living with you,
- a child or young adult under 21 years old,
- pregnant,
- aged out of the foster care system and you are under 26 years old,
- 65 years or older, or have a disability,
- an immigrant under 21 or pregnant, regardless of your immigration status.

**What about income and assets?** There are income limits for people to get MaineCare, but some kinds of income do not count. You should apply for coverage even if your income is higher than the numbers you see below. People who are 65 years and older or have Medicare must also be below certain asset levels. Many assets, like a home, a car, and more, are not counted as assets.

Monthly Income Guidelines for MaineCare					
Family Size	Adults Disabled with Medicare or 65 and older* 100% of FPL	Adults 21-64 not eligible for Medicare 138% of FPL	CHIP/ MaineCare for children 20 and under 305% of FPL	Pregnant People Add 1 to family size (or more if pregnant with multiples) 214% of FPL	Former Foster Youth under age 26
1	\$1,215	\$1,677	\$3,706		NO income limit
2	\$1,644	\$2,268	\$5,013	\$3,517	
3		\$2,859	\$6,319	\$4,434	
4		\$3,450	\$7,625	\$5,350	
Add for each extra person	\$429	\$592	\$1,307	\$917	

For help understanding these limits, asset levels, or how to apply, call 1-800-965-7476.



Maine’s Consumer Assistance Program  
1-800-965-7476



**Consumers for  
Affordable  
Health Care**



[www.maine cahc.org](http://www.maine cahc.org)  
PO Box 2490 Augusta, Maine 04338

## You can apply for MaineCare anytime!

- **Apply online.** Go to [My Maine Connection](http://www.mymaineconnection.gov), [www.mymaineconnection.gov](http://www.mymaineconnection.gov)
- **Apply with a paper application.** Call 1-800-965-7476 to have one mailed to you, or print an application at: [www.maine.gov/dhhs/ofi/public-assistance](http://www.maine.gov/dhhs/ofi/public-assistance).
- **Need Help?** Call our Maine Consumer Assistance HelpLine 1-800-965-7476.

## What if I have assets?

Assets are **looked at only** when people are 65 or older, or who have Medicare.

### These assets **do not** count:

- The family's home and surrounding land
- Basic items used in day to day living, such as furniture, tools and equipment
- Two cars, but the second must be needed for work, medical treatment, daily living needs, or be modified for use for transportation for a person with a disability
- Property used to produce income such as boats, trucks, or machinery
- Money in a savings or checking account, CD, pension plan, IRA, up to \$8,000 for someone living alone and \$12,000 for a family of two or more
- In addition to the asset limits listed above, individuals may have an additional \$2,000 and couples may have an additional \$3,000 in other assets (snowmobiles, pleasure boats, campers, etc).
- Real estate that is for sale
- Loans that must be repaid
- The cash value of life insurance the family has purchased
- Up to \$10,000 in a Family Development Account (FDA) that can be spent only for certain things
- Other less common assets listed in DHHS rules

## What is Estate Recovery?

Estate recovery can happen when long-term care MaineCare is used to pay for home care, assisted living, or nursing home care for someone aged 55 or older. When the MaineCare member passes, MaineCare can reclaim some of what it paid from the member's estate. There are exceptions if a spouse or adult disabled child is still alive and living in the home. If you are unsure if Estate Recovery applies to you, we can help! Call Maine's Consumer Assistance HelpLine at 1-800-965-7476.

## Questions about MaineCare?

Call Maine's Consumer Assistance Program HelpLine at 1-800-965-7476.

