

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 (21- 64 year olds without Medicare)	Drugs for the Elderly & Disabled (DEL)	MaineCare for Pregnancy ⁴	MaineCare working disabled ⁶ (limited) HIV/AIDS	MaineCare Children CHIP (age 20 & under)					
					QMB ¹ Max household size is 2	LFPB ⁵ Always a household of 1	QI ³ Max household size of 2						
							MBCHP ⁷						
		100%	105%	138%	185%	214%	250%	305%	MaineRx+	Hospital Free Care	Minimum income for subsidies ⁸	Cost Sharing Reductions	Advance Premium Tax Credits
		Non-MAGI Use disregards	MAGI 5% included	MAGI 5% included	Non-MAGI Use disregards	MAGI 5% included	Non-MAGI Use disregards	MAGI 5% included	2 other qualifiers - see the MaineCare Eligibility Manual	minimum mandated by Maine Law	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	463.95	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	1,995.00	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	23,940.00	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	629.07	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	2,705.00	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	32,460.00	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	794.19	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	3,415.00	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	40,980.00	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	959.30	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	4,125.00	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	49,500.00	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	1,124.42	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	4,835.00	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	58,020.00	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	1,289.53	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	5,545.00	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	66,540.00	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	1,454.65	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	6,255.00	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	75,060.00	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	1,619.77	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	6,965.00	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	83,580.00	76,893.60	139,300.00	222,880.00
Each additional person add:													
	weekly	110.23	115.58	152.09	203.72	235.58	275.35	335.81	385.35	165.12	152.09	275.35	440.47
	monthly	474.00	497.00	654.00	876.00	1,013.00	1,184.00	1,444.00	1,657.00	710.00	654.00	1,184.00	1,894.00
	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	7,838.40	14,200.00	22,720.00

Don't forget in-eligible spouse rules! See the MaineCare Eligibility Manual (Chapter 332) for details.
<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 with multiples

² SLMB=no longer exists as of July 2024

⁵ LFPB= Limited Family Planning Benefit

⁷ MBCHP= Maine Breast and Cervical Health Program

³ QI = Qualifying Individual

⁶ Unearned income @100% or below

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