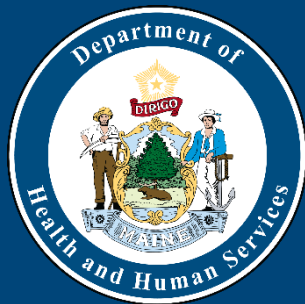


Update on Upcoming Changes to MaineCare Eligibility

Michelle Probert, MaineCare Director

September 3, 2026



MaineCare Eligibility and Administration



The Office of MaineCare Services (OMS) administers MaineCare, Maine's Medicaid program. MaineCare is funded by the federal and state governments to provide free or low-cost health insurance and other health benefits to Mainers who meet certain requirements, usually based on income, disability, or age. MaineCare helps to ensure that Maine people are able to access the critical health services, both preventive and emergency, that enable them to live healthy, safe, and resilient lives.



The Office for Family Independence (OFI) connects Maine residents to services and programs to help them meet a wide variety of needs. OFI determines initial and ongoing eligibility for MaineCare, SNAP, and TANF.

Agenda

- I. Background: What are the eligibility changes?
- II. Impacts on current and future MaineCare Members
- III. Implementation updates
- IV. How you can support

Who is Enrolled in MaineCare?

As of June 2026, approximately 380,000 Mainers had MaineCare coverage.

Half of all children
under 18 years old

~235,000
households

53% female

67% of
adults 65+
experience
1+ chronic
conditions

85% have full
coverage

48% age 19-64

~27% of all Mainers

HR1 Impacts

HR1, a federal reconciliation bill, was signed into law on July 4, 2025.
It makes national changes to the Medicaid program in all states, including Maine.



MaineCare Expansion childless adult* population (approx. 70,000 of those covered) and some **noncitizen groups** face risk of coverage loss.



Providers face **funding strains** due to decreased MaineCare revenue and increased charity & uncompensated care.

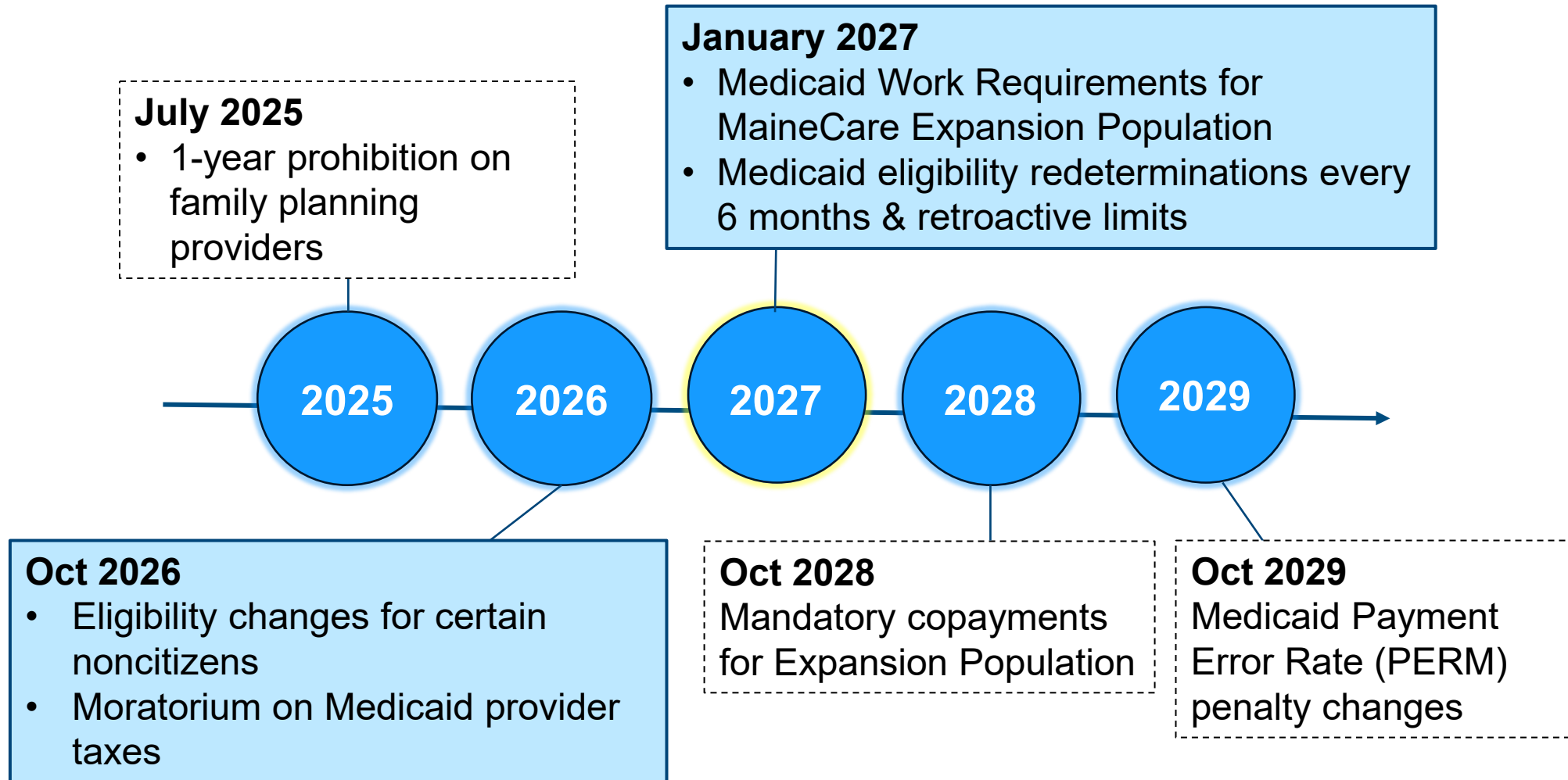


The changes destabilize financing, narrow eligibility, and increase administrative burdens.

Bottom Line: Coverage gaps, financial strain, and access barriers for patients.

*pending CMS approval

Timeline of Key Changes to MaineCare



What's Changing on October 1, 2026

	Noncitizen groups* who will no longer be eligible for full MaineCare:	Noncitizen groups* who will still be eligible for full MaineCare:
Noncitizen Category	• Asylees • Certain categories of Afghan, Amerasian, Iraqi, or Ukrainian immigrants • Certain non-U.S. born Native Americans • Humanitarian parolees • Noncitizen veterans • Pre-1980 conditional entrants • Refugees • Survivors of abuse or human trafficking • Those whose deportation is withheld by the Attorney General	• Children under 21 years of age • Cuban and Haitian Entrants • Legal permanent residents (Green Card holders) • People from the Marshall Islands, Micronesia, and Palau living in the U.S. under a special agreement called the Compact of Free Association (COFA) • People who are pregnant • People up to 12 months postpartum who had MaineCare coverage during their pregnancy, including retroactive periods
Effective Date	October 1, 2026	Ongoing – no change
Covered Services Going Forward	Emergency Services MaineCare only	Full MaineCare – no change

What's Changing on January 1, 2027

For MaineCare Expansion childless adults*:

- New Work Requirements
- Coverage renewals every 6 months instead of every 12 months

For all MaineCare members:

- Changes in retroactive coverage

Note: Maine is still working through key details with the federal government. OFI and OMS will continue to communicate with impacted members and partners. Additional toolkit resources (like how to screen for exemptions) are expected as 2027 approaches.

*pending CMS approval

Work Requirements

MaineCare Expansion adults will need to meet Work Requirements in at least one calendar month since their last MaineCare renewal to maintain their eligibility for MaineCare coverage.

They can meet these requirements if they:

- ✓ Work and make at least \$580 in a month;
- ✓ Work, volunteer, attend school, or attend a work program for at least 80 hours in a month (or any combination of these activities for at least 80 hours in a month);
- ✓ Are enrolled in school at least half time; or
- ✓ Tell OFI if an exemption applies to them (see next slides).

Members are exempt and will not need to meet Work Requirements if they are any of the following:

Pregnant

Up to 12 months postpartum and had MaineCare while pregnant

A parent, guardian, or caretaker of a dependent child aged 13 or younger

A parent, guardian, or caretaker of an individual with disabilities

A veteran with a disability rated as “total”

A former foster youth who aged out of foster care at age 18 and who is currently under the age of 26

Receiving SNAP or TANF

Someone with a work-limiting health condition, including Substance Use Disorders.

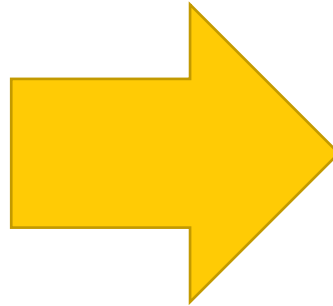
Participating in certain Substance Use Disorder treatment programs

An inmate of jail or prison, or were an inmate in the last 3 months

American Indians and Alaskan Natives

Litigation Update

On June 29, a coalition of 26 states – including Maine – filed suit challenging key provisions of CMS' Medicaid work requirements Interim Final Rule (IFR).



- Litigation will continue through the fall.
- Maine DHHS is continuing implementation planning while reviewing the federal guidance and awaiting clarification on key provisions.

**More information to
come on.....**

- Work-limiting health conditions
- Short term hardship exemption
- Forms of documentation to satisfy the requirements
- New MaineCare application
- Provider-specific supports from OMS

What else is changing in 2027

More Frequent Renewals

MaineCare Expansion adults will need to renew their coverage more frequently. It will now be every 6 months instead of every 12 months.

- There is no 6-month renewal required for American Indians and Alaskan Natives.
- If a renewal is not received within 60 days after its due, there may be a lapse in coverage

Members can renew:

- Best option: Online at www.MyMaineConnection.gov
- Other options: Mail, by phone, or in person at a DHHS office

Changes to Retroactive Coverage

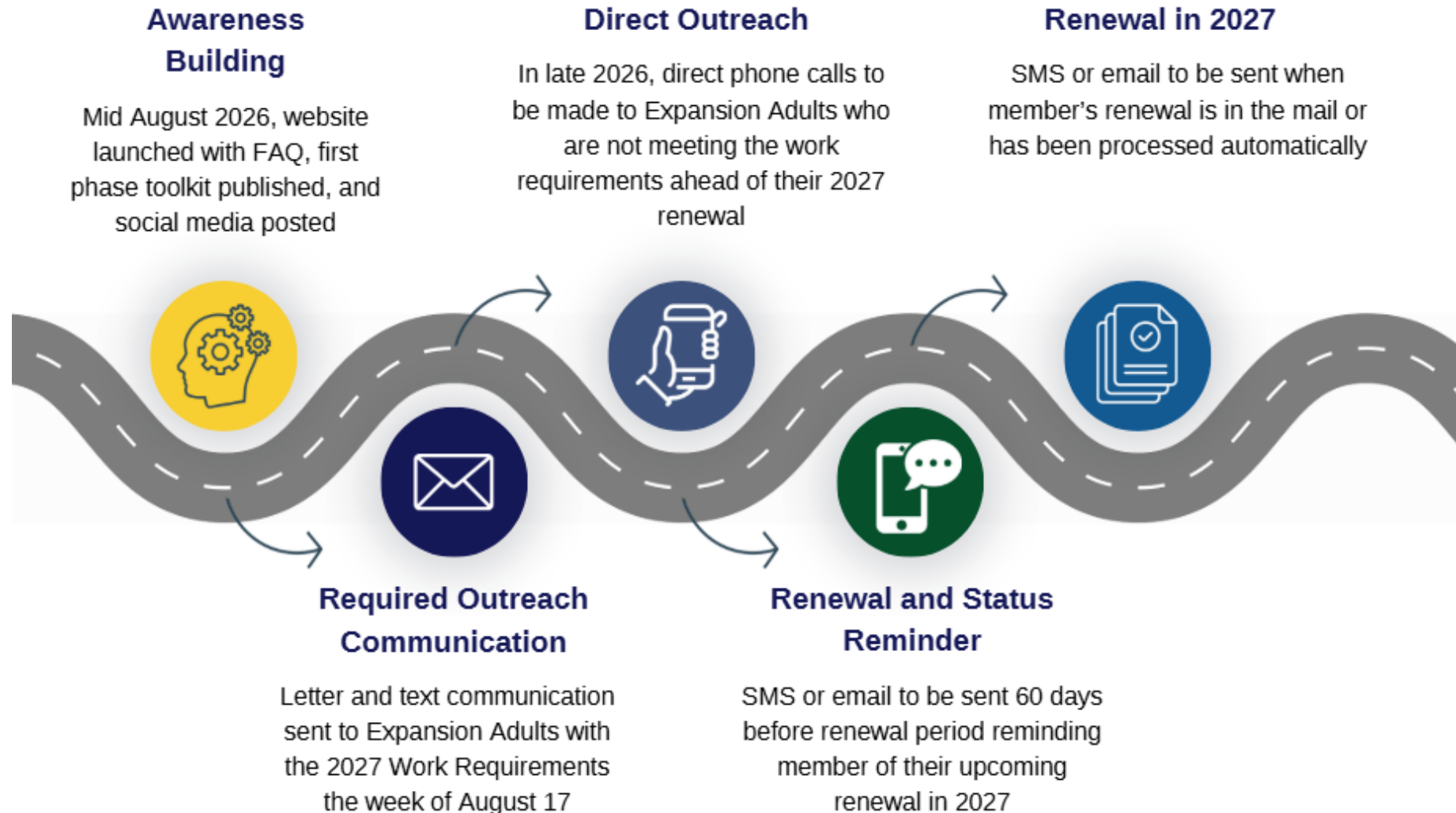
Right now, MaineCare applicants can ask for coverage that goes back up to three months before their application date.



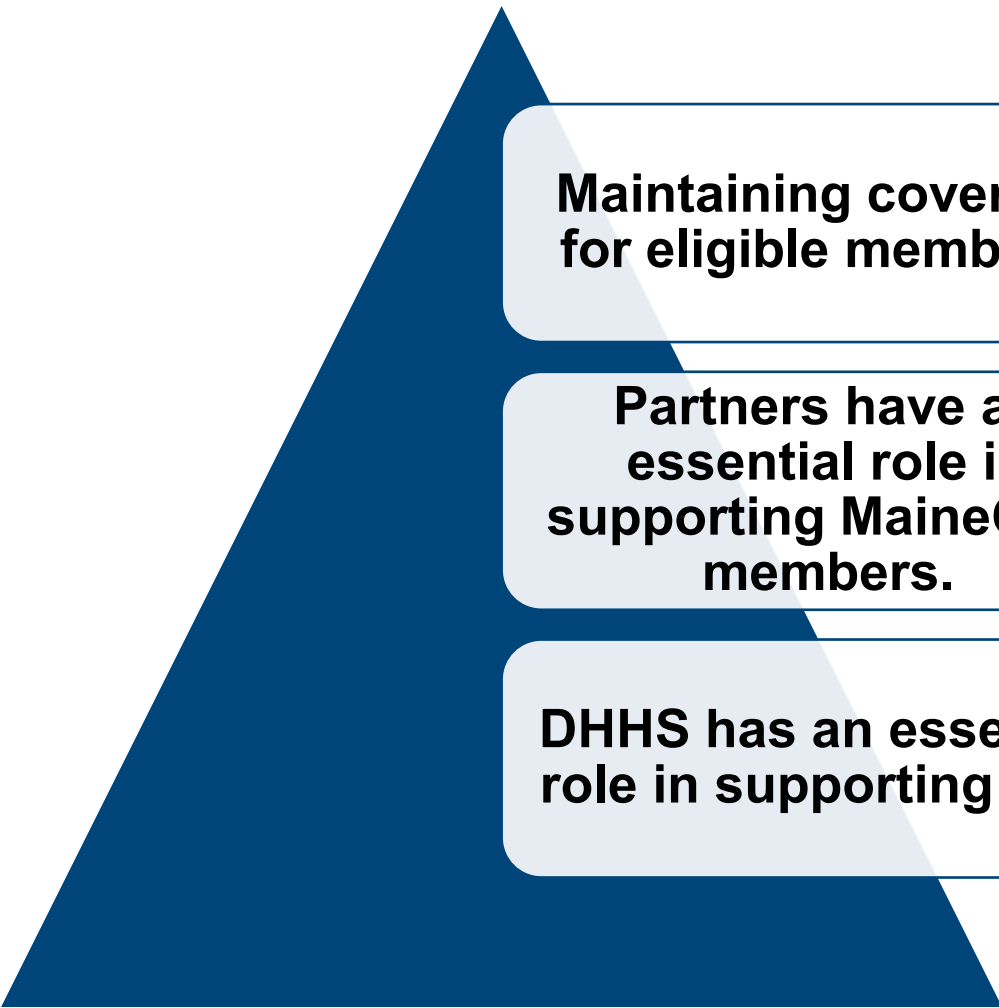
Starting January 1, 2027, retroactive coverage will be limited to:

- **One month** for MaineCare Expansion adults
- **Two months** for all other applicants

Member Communication Journey



Valuing Our Partners' Role



**Maintaining coverage
for eligible members.**

**Partners have an
essential role in
supporting MaineCare
members.**

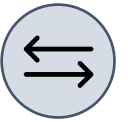
**DHHS has an essential
role in supporting you.**

Key Messages for Members

The most important things members can do right now are:



Keep OFI updated on their current mailing address, email, and phone number so that they receive important messages from OFI.



Report any changes that could affect their coverage, like pregnancy or disability, a change in their income, or a change to the size of their household.



Read all letters that OFI sends.



Create a My Maine Connection account to see important information about their coverage 24 hours a day, and opt in to e-noticing to avoid delays and receive letters faster.



Add the Office for Family Independence phone number to the contacts in their phone to make sure they don't miss a call: **1-855-797-4357**



Continue to attend necessary medical appointments, including for preventive care.

There will not be reductions or changes to services MaineCare covers due to HR1.

Communications Toolkit and Landing Pages



Ready-to-use materials for partners:

- Member FAQ and Member Flyer
- Partner and Provider FAQ
- Social media posts
- Key messages and full details on the 2027 changes

Find on:

MaineCare.gov/work

MaineCare.gov/federalchanges

THANK YOU

