MaineCare Income and Assets

Find out if you or your family can get MaineCare coverage.

**What is MaineCare?**
MaineCare, also called Medicaid, is free or very low-cost health insurance for eligible people who live in Maine. MaineCare insurance can include well and sick care office visits, plus many, many other health services.

**Who Can Get MaineCare?**
You may be able to get MaineCare if you live in Maine and meet certain income limits. People with Medicare or who are 65 years and older must also be below certain asset levels. But many assets, like a home, a car, and more, do not count. Read about assets on the back.

**2021 Monthly Income Limits:**
Some kinds of income don’t count. You should apply for coverage even if your income is higher than the numbers you see below. For help understanding these limits, asset levels or how to apply, call our HelpLine at 1-800-965-7476. Even if your income seems too high, call us for help.

<table>
<thead>
<tr>
<th>Family Size</th>
<th>Adults with Medicare or 65 years and over</th>
<th>Adults 21-64 not eligible for Medicare</th>
<th>19 &amp; 20 year olds</th>
<th>Children 18 or less</th>
<th>Pregnant women *Add 1 to family size, or more if pregnant with multiples.</th>
<th>Former Foster Youth under 26 years old</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$1,149</td>
<td>$1,482</td>
<td>$1,729</td>
<td>$2,287</td>
<td></td>
<td>NO income limit</td>
</tr>
<tr>
<td>2</td>
<td>$1,542</td>
<td>$2,004</td>
<td>$2,338</td>
<td>$3,093</td>
<td>$3,107</td>
<td></td>
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<tr>
<td>3</td>
<td>$2,526</td>
<td>$2,947</td>
<td>$3,898</td>
<td>$3,917</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>$3,048</td>
<td>$3,556</td>
<td>$4,704</td>
<td>$4,726</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Add for each extra person</td>
<td>$379</td>
<td>$523</td>
<td>$610</td>
<td>$806</td>
<td>$810</td>
<td></td>
</tr>
</tbody>
</table>

**You can apply for MaineCare anytime!**
- **Apply online.** Go to: [CoverME.gov](https://coverme.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](https://www.maine.gov/dhhs/ofi/public-assistance).
- **Apply in-person.** Call us at 1-800-965-7476 to find a certified assister near you.
Who Can Get MaineCare?
You may be able to get MaineCare if you:
- are between 21 & 64, not eligible for Medicare
- are a parent or caretaker of a child under 18 living with you,
- are a child or young adult under 21 years old,
- aged out of the foster care system and are under 26 years old,
- are 65 years or older, or have a disability

There are income limits for some people to get MaineCare. People who are 65 years and older or have Medicare must also be below certain asset levels. But many assets, like a home, a car, and more, do not count against you.

Assets:
Assets are only looked at for people who are 65 and older, or who have Medicare. Many assets will not count against you. You can own a home, land that the home is on, cars and many other assets and still get MaineCare coverage!

Assets that 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 $8,000 or $12,000 listed above, individuals may have $2,000 more over the $8,000. Couples may have $3,000 more over the $12,000.
- 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

Remember: Assets do not count for most people. If you have questions about asset limits or how to apply for MaineCare, call the Consumer Assistance HelpLine at 1-800-965-7476. Even if you think your assets may be over the limit, call anyway. It never hurts to apply!

Estate Recovery
When long-term care MaineCare is used to pay for home care, assisted living, or nursing home care, MaineCare member services can take back some of these costs at the death of the MaineCare member. 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, call the Consumer Assistance HelpLine at 1-800-965-7476 for help.