

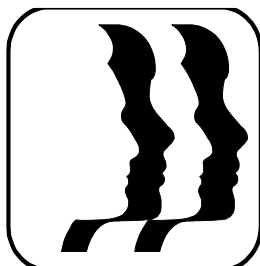


M.A.I.N. Update

In Solidarity for Peace, Bread & Justice!



A Joint Project of Maine Equal Justice & the Maine Association of Interdependent Neighborhoods.



Your Voice Makes a Difference!

Many of you have read articles and emails from us, asking you to share your stories.

You know that we want to hear stories of

why MaineCare is important to your family, why some families may need to rely on TANF for more than five years, or why Unemployment Insurance for part-time workers is so important. You may wonder if we get responses to these requests, what we do with the stories, and whether they have any impact on the work we do.

The answer is YES! We do get responses and they have a very positive impact on our efforts to improve the lives of people with low income in Maine. We'd like to share one such story and how it made a difference during the 2007 legislative session.

Several bills under consideration in the last legislative session would have required large increases in co-pays and other out-of-pocket costs for adults on MaineCare. They would have put health care out of reach for many people. We needed to clearly show legislators how their proposals would affect Maine families.

This is what one woman—a single working mom with a two-year old child—shared in her testimony to the Health and Human Services Committee:

Once I pay for my rent, which is not subsidized, I've spent more than half of my monthly take home pay. On top of that

(Continued on page 10)

Learn how laws are made and how your voice can be heard.

Get to know and be comfortable with the State House.

MAIN 2007 Conference

Whose House? OUR House!

Finding
Our Legislative
Voices Together



Friday, Nov 2nd
9:30 am—3:30 pm
Augusta

No conference fee.
Free childcare.
Travel and childcare reimbursement for those who need it.
Lunch provided.

Help Make a Difference!

(See pages 2 & 15)

Want to be on our mailing list or e-mail network? Call or e-mail us, or see page 14

Maine Equal Justice Partners
126 Sewall Street, Augusta, ME 04330
(207) 626-7058 1-866-626-7059
info@mejp.org

Maine Association of Interdependent Neighborhoods
P.O. Box 69
Hallowell, ME 04347
www.peacebreadjustice.org

Please feel free to copy and share this newsletter. Also on www.mejp.org



Whose House? OUR House!

Finding Our Legislative Voices Together"

Friday, November 2, 2007



9:30 am—3:30 pm

At the State House in Augusta

No conference fee. Free childcare. Travel and childcare reimbursement for those who need it. Lunch provided.

9:30 – 10:00 Registration & Hand out packets;
Coffee/tea/juice & muffins; Information tables

10:00 – 10:25 Welcome by MAIN leadership team and overview of the day.

10:35 – 12:00 Workshop Session 1:
Choose ONE (These are repeated in the afternoon)

I. Mock Public Hearing

Take part in a mock public hearing. Play the role of legislators or citizens who have come to share their story or voice their opinion. This workshop includes an overview of how a bill becomes a law, and how you can take part in the process. (You will get written materials to take home on the topics covered.)

II. Tour of State House & Office Building

Take a tour of the State House and Cross Office Building to become familiar and comfortable with your surroundings. While we are touring, we'll show you how to get information on legislation and how to track its progress. (You will get written materials to take home on the topics covered.)

III. "There Ought to be a Law"

This film follows Cathy Crowley of Lewiston in the months after her 18-year-old son bought a shotgun at Wal-Mart and killed himself. Crowley, who had no previous political involvement, campaigned for a bill in 2005 that would require a waiting period before young people could buy guns. The film received the Maine Film Academy's 2007 Groundbreaking Activist Leadership Award. It is an eye-opening film that gives viewers a behind-the-scenes look at how the Maine Legislature operates, and how

average people can get involved in the process. Following the film, we will have a discussion on the legislative process.

IV. Relationships & Legislative Success

Take part in a discussion on: 1. The work that needs to take place in-between the legislative sessions to develop and maintain relationships with legislators and allies, and 2. Participation in political campaigns and how that could affect your ability to have influence after the elections.

V. Economic Human Rights:

A Foundation for Our Work

Jesse Vear, coordinator of Portland Organizing to Win Economic Rights (POWER), will speak about using Economic Human Rights as a foundation for our legislative work. She will share the experiences of other states.

12:10 – 12:50 Lunch

1:00 – 2:00 Plenary Session

Invited legislators will tell us why it is important for average citizens to get involved in making public policies.

2:10 – 3:30 Workshop Session 2:

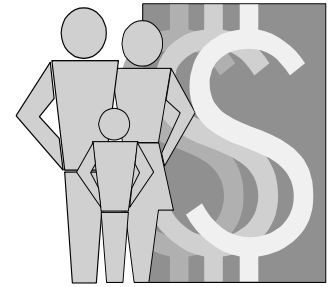
Choose ONE (Repeat of morning workshops)

For more information, to find out about car pooling, or to pre-register after October 25th, email crusnov@mej.org or call Chris Rusnov, toll-free at 1-866-626-7059 ext 204

To pre-register:

Fill out and return the form on page 15, or go to our web site: www.peacebreadjustice.org

Can You Imagine a Family of Three Making Ends Meet on \$485 a Month?



TANF families are asked to try...

Jenny lives in Augusta with her two young children. She feels very lucky that she found an apartment where she gets a break in her rent for helping with chores around the building. Most of her friends aren't so lucky. But she still pays \$450 a month for her small two bedroom apartment. This expense eats up nearly all of her monthly TANF check.

She's left with less than \$100 a month to pay for all of the rest of her bills that include lights, heat, laundry, gas and repairs to keep her car on the road, and the food and other household items that her food stamps don't cover. Her building is for sale and she worries that her rent may soon go up. Jenny is in the ASPIRE program and is looking for work, but needs to find a job that's flexible enough for her to take one of her children to medical appointments three times a week. So far she's had no luck, but she keeps trying.

Jenny's story is sadly familiar to many single parents who try to make ends meet on a TANF check. Maine's monthly TANF benefit for a family of three is \$485. If the family has to pay more than 75% of their income for rent like Jenny does, then they also qualify for an additional \$50 "Housing Special Needs" (HSN) payment.

This special housing payment hasn't increased since 1994. In fact, in 1994, it was actually *cut* from \$75 a month to \$50. We all know that housing costs have increased dramatically since then. Only about one-quarter of Maine's TANF families qualify for the HSN payment. Those who don't still struggle to pay housing costs that eat up a large share of their monthly income. These families must try to make ends meet on just the basic monthly benefit of \$485. This benefit also hasn't increased for 6 years.

Maine's TANF benefit is the lowest in New England. It is \$143 a month *below* the average of the other 5 New England states. Even when the housing allowance is added in, Maine's TANF benefit is nearly \$100 a month below these other states. In 1979, Maine's basic TANF benefit brought families up to 60% of the federal poverty level. Today the benefit raises families to only 34% of the poverty level. Even when we add food stamps, TANF families still live 30-40% *below* the poverty level.

We have failed to increase TANF benefits on a regular basis unlike most other programs that help people meet their basic needs (e.g. Social Security or SSI). This means that a TANF check buys much less today than it did in the past. Today, a TANF check for a family of 3 would have to equal \$836—\$351 more than it does now—to buy what it did in 1979.

The Census Bureau released new poverty data in August. The data shows high levels of child poverty in Maine. Poverty among Maine children has increased from 10.4% in 2001 to 16.7% in 2007—the steepest increase in New England. The data also tells us that the percent of all Maine people living in deep poverty has also increased in recent years. Our state has the highest percentage of people living in deep poverty in New England.

We should be ashamed of these rankings. The time has come to do something about them. The nearly 25,000 children living in TANF families are the faces behind this data. They are the reason that we need an increase in Maine's TANF benefit and Housing Special Need payment. This would be an important first step to help improve the economic security of these families.

More Domestic Service and Direct Care Workers to be Covered by Minimum Wage and Overtime Laws in Maine

Most Maine workers are protected by laws that require them to be paid at least the minimum wage and overtime when it is due. Some are not. Now many more domestic service and direct care workers in Maine have these basic protections.

This is due to the passage of a bill that was introduced by Representative Ann Haskell (D. Portland) at the request of the Department of Labor. Beginning September 20, 2007 most employees of agencies providing housekeeping and personal care services will be entitled to minimum wage and overtime under Maine law.

This law is an important step forward. Two groups of workers within these industries will *not* be covered by this new law, however. They are:

- (1) Workers hired directly by the homeowner or consumer needing services or their family; and
- (2) Workers employed by a “publicly supported *non-profit* agency.”

Newly covered workers must be paid at least the minimum wage (\$7.00/hour beginning October 1, 2007) for all hours that they work. They must also receive “overtime pay” (time and one-half their normal pay) if they work more than 40 hours in their work week.

What does an ‘hour worked’ mean?

An employee’s work week usually includes all of the time that you are required to be:

- (1) At the employer’s place of business;
- (2) On duty; OR
- (3) At a place where you are scheduled to work by the employer.

You must be paid for all of the hours worked in that week, including hours that you are “suffered or permitted” to work. This means, for example, that an employee who voluntarily continues to work at the end of a shift to finish up an assigned task must be paid for that extra work *unless* the employer told the employee not to continue working.

This new law is very important for domestic service and direct care workers because of the type of work that they do. They often have to travel, and are sometimes asked to go to training programs as part of their jobs. In some cases, these activities are considered “hours worked” and the employee must be paid for that time.



Travel time. Workers who provide housekeeping or personal care services often travel to several different locations to do their job in the course of a day. Time spent traveling from job site to job site is work time. It must be counted as an “hour worked.” This means that the worker must be paid at least the minimum wage for that time. It also means that at the end of the work

week, those travel hours must be counted to see if the worker has worked more than 40 hours in that week. If so, they are entitled to overtime pay. The time spent traveling from home to work and from work to home is *not* considered work time. The employer is not required to pay for this time.

Time spent at training programs and work-related meetings. Attendance at training programs or meetings *is* considered “hours worked.” An employee must be paid for this time. The minimum wage and overtime requirements do *not* apply, however, *when all four of the following conditions apply to the event:*

- (1) It is outside of normal work hours;
- (2) Attendance is voluntary;
- (3) It is *not* job-related; AND
- (4) No other work is being performed at the same time.

For more information about minimum wage and overtime laws, contact: Maine Department of Labor, Bureau of Labor Standards
45 State House Station, Augusta, Maine 04333
Phone: 207-623-7900 (TTY: 1-800-794-1110)
Web site: www.maine.gov/labor/bls
E-mail: webmaster.bls@maine.gov

Important New Law Affecting MaineCare

Do you have MaineCare?

Do you plan on applying for MaineCare?

- **If you are a citizen, you may have to show DHHS documents that prove your citizenship and your identity.**
- **If you are a legal immigrant, you can continue to get MaineCare!**

An important new federal law started in Maine in August. This law says that many people who already have MaineCare, and many people who apply for MaineCare, must show the Maine Department of Health and Human Services (DHHS) documents that prove both their U.S. citizenship and their identity. This law is for both adults and children.

There are many people who are exempt from this new law. This means that they do not have to show documents to prove their citizenship and their identity. The people who do not have to prove their citizenship and their identity are:

- People with Medicare
- People with Supplemental Security Income (SSI)
- People with Social Security Disability Insurance (SSDI)
- Legal immigrants, such as people with “green cards” and refugees
- Foster children

The new law does not apply to these groups of people because they have already had to show documents that prove their citizenship or their immigration status and their identity to state or federal government officials. These people do not have to do anything different in order to get or keep MaineCare.

Infants and Pregnant Women:

There are special rules for **infants** whose mother was on MaineCare at the time of the birth. Parents will not have to provide documentation for their babies until they are 1 year of age if the mother was on MaineCare at the time of birth. There are also special rules for **pregnant** women who are applying for MaineCare. They will be able to

enroll in MaineCare and have some time to provide the required documents to prove their citizenship and identity.

Change from earlier information about exemption for SSI, SSDI, or foster care:

You must be getting SSI or SSDI **right now**, or in foster care **right now**, to be exempt from the new requirements. You may have heard that you don’t have to show the documents if you got SSI or SSDI or were in foster care in Maine in the past. This is **not** the case.

What do you need to do if this new law applies to you?

You will have to prove both your citizenship and your identity. To do this, you will need to show DHHS original documents (or certified copies from the issuing agency—for example, a certified copy of a birth certificate from the city/town or state where you were born).

Once you have shown DHHS the documents that prove your citizenship and identity, you will not have to do it ever again in Maine. This means that if you stop getting MaineCare, but some time later you get MaineCare again, you will not have to show these documents to DHHS again.

(Continued on page 6)

(Continued from page 5 - Citizenship & Identity)

Some documents you can use are:

Citizenship

- U.S. passport (this also proves identity)
- U.S. birth certificate
- Official military record of service that shows U.S. place of birth
- Adoption papers

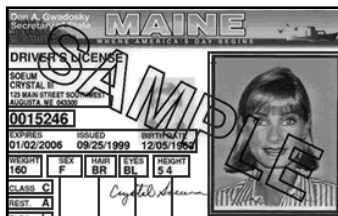
Identity

- U.S. passport (this also proves citizenship)
- Driver's license or State ID
- Native American tribal document
- School ID card with photo
- U.S. military card or draft record
- Affidavit (if age 15 and younger)*

* Children age 15 and younger who do not have a document to prove identity can have a parent sign an affidavit. This affidavit will prove identity for that child (or children).

This is not a full list of documents that will prove citizenship and identity. These are the most common documents. You may have another document that you can use. You can call the Citizenship and Identity Hotline (1-800-701-1887) to learn what other documents you can use.

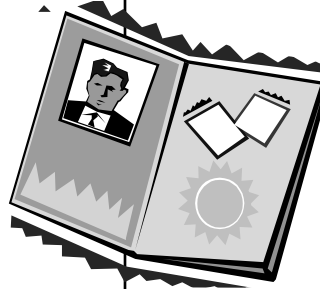
One of the things that makes this new law so difficult is that it will cost money to get a birth certificate or a driver's license or state ID if you do not already have one. The cost of a birth certificate depends on where you were born. If you were born in Maine, DHHS will make a copy of your birth certificate for free. Most birth certificates from other states cost from \$10 to \$32.



You may be able to get help with paying a birth certificate, or a state ID! Call the Citizenship and Identity Hotline (1-800-701-1887)

for help with paying for the documents you need.

Data matching for people born in Maine and/or with a Maine driver's license or state ID:



DHHS is checking to see if there is already a record of people's birth in Maine (which would prove their citizenship) or a record of a Maine driver's license or state ID (which would prove their identity). DHHS does this "data matching" so that you do not have to do it yourself.

If you weren't born in Maine, however, or if you don't have a Maine driver's license or state ID, this will not work for you.

If you were born in Maine and/or if you have a Maine driver's license or state ID, call your DHHS Eligibility Specialist to see if your citizenship and/or your identity have been "matched." You can also call the Citizenship and Identity Hotline (1-800-701-1887).

I already have MaineCare.

What do I need to do?

You will need to provide the needed documents at your next annual review. If you can not do this on time, you must tell your DHHS Eligibility Specialist that you are working on getting your documents.

Three months before your annual review, you will get a letter* from DHHS that tells you that your review is coming up. The letter will tell you that you will need to show documents that prove both your citizenship and your identity. If you were born in Maine, or if you have a Maine driver's license or state ID, your letter should tell you that you do not have to show either a birth certificate or your driver's license or state ID. This is because of the "data matching" that DHHS is doing.

* **Please note** that you will not get a letter if you are exempt from this new law. The new law does not apply to you if you get SSI, SSDI, or Medicare, or if you are a legal immigrant or a foster child.

(Continued on page 7)

(Continued from page 6 - Citizenship & Identity)

You will be given a “reasonable amount of time” to show DHHS the documents that they need to see. You should **not** lose your MaineCare because you are having a hard time getting these documents. If you are having a hard time, be sure to call the Citizenship and Identity Hotline or your DHHS Eligibility Specialist. The staff from the Citizenship and Identity Hotline (1-800-701-1887) can help you get the documents you need—and they may even be able to help you pay for them.

I plan to apply for MaineCare. What do I need to do?

It is very important to know that if you are applying for MaineCare, you will **not** be able to get MaineCare until you show DHHS the documents that prove both your citizenship and your identity (unless you are pregnant or for an infant whose mother was on MaineCare at the time of the Baby’s birth).

Don’t wait until you have your documents to apply. Go ahead and apply for MaineCare and let DHHS know that you are working on getting documents to prove your citizenship and your identity. The staff from the Citizenship and Identity Hotline (1-800-701-1887) can help you get the documents you need. They may even be able to help you pay for them.

Outstations:

Some local social service agencies are acting as “Outstations” for DHHS. This means that staff at these agencies can look at your original documents (or certified copies) instead of you needing to go to DHHS to show these documents. You can call the Citizenship and Identity Hotline (1-800-701-1887) to see if there is an Outstation agency near you.

Help Us...

If you are having a hard time with this new law, share your story with us.

This is a confusing and difficult law that has caused many people in other states to lose their Medicaid coverage. Maine is working very hard to be sure that this does not happen here.

Please call us at Maine Equal Justice if you have any questions, or if you are having a hard time with this new law. Your stories will help us continue the work we are doing to change this law for the better.

Maine Equal Justice
(toll-free) 1-866-626-7059



DHHS
Citizenship and Identity Hotline
1-800-701-1887

Healthy Families, Healthy Workplaces

Mainers Need Paid Sick Days



Taking a day off from work when you are sick or when your child is sick should be simple. You get sick, you stay home from work, and you get better.

Well, it's not simple – especially for the thousands of Maine workers who do not have access to paid sick days at their jobs. It's an issue that is getting national and local attention lately as lawmakers consider legislation to guarantee a minimum number of paid sick days.

Paid sick days are on the radar now more than ever simply because the needs of families are changing. Unfortunately, the workplace isn't keeping up.

Nearly one-half of all Maine workers in the private sector lack even a single paid sick day. For low-wage workers, the statistic is closer to 3 out of 4.

Employees who have no job-protected paid sick days must choose: they can either come to work sick or stay home and risk losing a day's pay or even their job. Simply put, for most of us, a case of the flu or a nasty cold is an inconvenience.

For those who lack paid sick days, it can be the difference between family security and financial disaster.



The **Maine Women's Lobby** is working hard to make sure no Mainer has to choose between their job and their family ever again. They are supporting L.D. 1454 "An Act to Care for Working Families."

- Want to learn more about legislation guaranteeing paid sick days for Maine workers?
- Want to get involved in the Healthy Families, Healthy Workplaces campaign?

Contact:

Maine Women's Lobby
info@mainewomen.org
(207) 622-0851

You can also visit:

www.healthyfamilieshealthyworkplaces.org



Nearly one-half of all Maine workers in the private sector lack even a single paid sick day.

Maine Legislature Passes Model Anti-Predatory Lending Bill

The news has been filled recently with stories about people having trouble paying their mortgages. This is because some lenders use unfair lending practices – known as “predatory” lending. The Maine Legislature passed a new law that stops predatory lending in Maine. Coastal Enterprises Inc. and over 30 other organizations, including Maine Equal Justice Partners and MAIN, supported the new law.

The new law had strong leadership from House Speaker Glenn Cummings (D) and State Senator Dana Dow (R). It had unanimous support in both the House and the Senate. The law has these requirements:

- Lenders must figure out if a borrower can repay the subprime loans. They must also get proof of a borrower’s income in making these loans. This will help make sure that the borrower is not getting a loan beyond the borrower’s means.
- Mortgage brokers must act in “good faith and with fair dealing” in any transaction or course of business in making a mortgage loan. They must recommend mortgages that make sense for the borrower.
- Borrowers who refinance must get something out of the deal. This will help to stop lenders from buying and reselling loans just to get fees.
- The State’s Office of Consumer Credit Regulation as well as the Attorney General’s office can prosecute lenders and mortgage brokers who violate this new law.

Borrowers also have the right to sue creditors who break this new law.

If you have any questions about how this new law might affect you, you can call the Office of Consumer Credit Regulation at 1-800-332-8529.

MaineCare to Save Money with Better Management of Care

As budget pressures mount on the state to save money in the MaineCare program, the Department of Health and Human Services (DHHS) is working to make those savings through better management. Two big changes will happen this fall.

First, DHHS has hired a new company to “prior approve” certain outpatient mental health services for MaineCare children and adults. This means that your health care provider must ask the company to approve certain health care services before you can receive them. This company will also make sure that once a service begins, it really is helping you.

DHHS believes that it can save money by more carefully assessing MaineCare members’ need for ongoing care. This may make it more difficult for some people to get some services. But it may also help people get care that really works.

There is a second big change in how some people will get services through MaineCare. DHHS has hired another company to work with MaineCare members who have complex and costly health needs. It’s called “care management.” Staff of the company will help people with chronic health conditions get their prescriptions filled and get the lab work that they need. They will also help make sure that barriers to care, such as transportation, don’t keep people from getting the care they need.

DHHS will contact those people who are eligible for this new program. *No one will be forced to participate.* We are hopeful that this will be a win/win for the MaineCare program and for MaineCare members—saving money and helping people become healthier.

MAIN and Maine Equal Justice Partners will be watching to make sure that these two new changes help, and don’t hurt people. **If you have problems with either of these new programs**, please contact Crystal Bond at Maine Equal Justice (1-866-626-7059).



(Continued from page 1—Your Voice)

I have to pay electricity, heat, phone, car insurance, and a portion of the daycare costs for my daughter. Being very frugal I've mostly been able to keep my food budget within the limits I receive in WIC and Food Stamps.

Of course, there are occasional or unanticipated expenses that come up all too frequently, such as car repairs or clothing for my growing daughter. I'm on my feet 9 to 10 hours a day at work and I need a new pair of shoes. They're just not in the budget this month and I doubt they'll fit into my budget next month. Even these expenses which would cause little more than a blip for a middle income person, can set me behind for weeks, even months.

My money runs out every month before my bills are fully paid. I juggle to pay my rent and prevent Central Maine Power from coming to my door and following through on the electrical disconnect notices that I always have.

If I was required to pay 10% of the cost of a prescription medication for myself, or 10% of the cost of a visit to my doctor, it would prevent me from going. I love my daughter very much but it's difficult being a single parent of a 2-year old. I wouldn't want to add to that the stress of trying to be a good parent when I'm sick or having worries about symptoms I'm experiencing that I can't get diagnosed.

I'm a good worker and a good parent. Sometimes it's a difficult balance. Access to health care, which for us means MaineCare, helps a great deal towards both of those ends. Please don't add yet another burden to that access that families like mine cannot absorb.

Two other MAIN members shared their stories with the legislative committee at this hearing. They told of struggling to make ends meet and the challenges of having family members with disabilities. They talked about why increased cost

sharing would create barriers to their access to health care.

Members of the Committee were very moved by their testimony. Some even left the hearing to personally thank the women for helping them to understand the impact their decisions could have on their families, as well as other families in Maine. Later in the day the same Committee debated another harmful piece of legislation. One Committee member cautioned them to remember the three women who had spoken on the earlier bill, and to keep them in mind when considering this bill as well.

In the end, legislators rejected these proposals that would have hurt MaineCare members, thanks in part to the testimony offered by these individuals. Maine is a small state and when legislators hear from their constituents it has an impact. Your stories **do** make a difference!

Learn how to use your voice to make a difference...

Join us!
MAIN Conference
Friday, Nov. 2nd
9:30 am—3:30 pm
State House—Augusta



- Learn how to share your stories;
- Learn how to contact your legislators;
- Learn how to follow proposed legislation;
- Take part in a mock public hearing;
- Become familiar with the State House and other state office buildings;
- Hear from legislators about why they need you to help make laws that help, not harm, Maine people.



New Training Fund to Help Low-Income Mainers Go to College/Gain a Skill

Many Maine adults working for low wages wish they could go to college, but can't imagine how. They know that steady, hard work alone is no longer enough to really make ends meet. But, many feel that college is out of reach. They have families to support and rent or mortgages to pay, and they often don't qualify for college grants or loans.

Now, a new program offers hope for some of these workers. It is called the Competitive Skills Scholarship. Representative Jim Campbell (R. Newfield) presented the proposed program to the legislature this spring at the request of Governor Baldacci. It won strong bi-partisan support. MAIN and other advocates, women's groups and organized labor supported the proposal because it can help increase economic security for Maine workers with low-income. The business community also supported it. Businesses see that it can help meet their need for more skilled workers.

Career Centers located in 21 locations throughout Maine will take applications for this new program beginning in January, 2008. The Department of Labor estimates that the program may be able to serve about 300 people in its first year.

A person is eligible for the Competitive Skills Scholarship if he or she:

- Is at least 18 years old;
- Does *not* have a marketable college degree;
- Has income that is *less* than 200% of the federal poverty level (currently \$1,702/month for a single individual; \$2,862/month for a family of 3);

- Wants to enroll in education or training for jobs that are in high demand and pay living wages; AND
- Has the ability to successfully complete the education or training program that she or he choose.

The new program will help participants pay for educational costs and support services that are not covered by other funding. The support services can be child care, transportation, or books and supplies. The program may also help with basic income support for some participants with very low income. The Department of Labor will issue specific rules for the program this fall.

To find the Career Center nearest to you, check this website: www.mainecareercenter.com, or call 1-888-457-8883.

Watch for e-mail alerts from MAIN and future issues of the *MAIN Update* for more information about this important new program.



Save money on Medicare costs!

Do you have Medicare?

Is your monthly income \$1,649 or less (if single), or \$2,211 or less (if married)?**



The Medicare Savings Program (MSP) can help you with your Medicare costs. (Some people call this the Medicare Buy-In Program.) Many more people are now eligible for the MSP! You may now be eligible, too!

If you are eligible for the Medicare Savings Program (MSP), you will save in the following ways.

- **No** Medicare Part D drug costs other than a maximum \$2.68 copay for brand name drugs. Generic drugs have no copay.
- The MSP also pays for your Part B premium. This is a savings of \$93.50 per month!
- Many people can also save on nearly **all** of their Medicare costs. These costs include doctors' visits, hospital stays, and prescription drugs. The only Medicare cost is a \$1.55 copay for brand name drugs.

You can call the **DHHS Pharmacy Help Desk at 1-866-796-2463** (TTY 1-800-423-4331) with questions or to enroll.

You can also get more information from your local Area Agency on Aging (1-877-353-3771), or call us at Maine Equal Justice Partners (1-866-626-7059).

Important information about Medicare Advantage plans!

Medicare Advantage plans are an option for people with Medicare. These plans (which used to be called Medicare+Choice plans) offer Medicare benefits that are administered by a private company, instead of by the federal government.

People who sell these private plans, like insurance agents or people who work directly for the health insurance companies that provide a Medicare Advantage plan, want you to sign up for their plan. They may go to great lengths to make their plan look like a wonderful plan for you – even though it may not be.

You need to carefully study the plan and your own healthcare needs. Counselors at your local Area Agency on Aging can help you look at the specific plan and your own needs. They can help you to decide what really is best for you.

Be sure to call your local Area Agency on Aging before making any changes to your Medicare benefits. The statewide toll-free number for **Area Agencies on Aging is 1-877-353-3771**.

** If you are working, your income can be even higher.

Update: Dirigo Choice Health Insurance

On September 1, 2007 the Dirigo Health Agency capped enrollment in the Dirigo Choice health insurance program. This is because of limited funding for the program. People currently in the program will not be affected by this change. It only means that new people, who need a subsidy to pay for the insurance can not come onto the program at this time. Exceptions can be made for new employees of employers who currently offer Dirigo Choice to their workers. People who are above 300% of the federal poverty level are still able to enroll since they do not get a subsidy.

The Maine Legislature will consider future funding for the Dirigo program when it starts up again in January 2008.

Please call the Dirigo Health Agency for information about enrolling in Dirigo. You may be able to get on a waiting list for the program, even if you can't get onto the program now.

Dirigo Health Agency
1-877-892-8391 (toll-free in Maine)

Update: MaineCare Non-Cats

About 20,000 low-income Maine people get their healthcare covered under the MaineCare non-categorical ("non-cat") program. This is a MaineCare program for:

- Non-disabled adults between the ages of 22-64
- Who have no children;
- Whose income is below 100% of the Federal Poverty Limits. (Currently, \$851 per month for a single person.)

Not all states have a program like this, but most New England states do. The program is run under

a "waiver." This means that for the program to keep going, the federal government must continue to okay the program. A set budget amount limits how much money can be spent. Regular MaineCare has no such budget limit.

Right now, there is a waiting list for the program. However, people who were on the list as of June 30, 2007 have been put on the program. People who get on the list after that date will get on the program when there are openings. The wait list is first come, first serve. Anyone who wants health care coverage through this program should get on the waiting list as soon as possible. You can get on the waiting list by calling your local office of the Department of Health and Human Services.

People in the non-cat program get basic health care services, including prescription drugs. However, some services are not covered. For example, physical therapy is not covered in the non-cat program.

**Call the DHHS office for more information:
1-877-543-7669 (toll-free).**

New MAIN Leader Joins the Team

Welcome Pam Morin to the MAIN Leadership Team! Long-time MAIN member Pam Morin has joined the MAIN Leadership Team replacing Shannon Collins as treasurer. Pam works for Southern Kennebec Child Development Center, and also serves as a member of the Maine Equal Justice board. Over the years, she has been very helpful in sharing our information with Head Start families and supporting their participation in MAIN and MEJP's work. And...

A big thank you to Shannon Collins who has served on the Team since October 2006. Shannon also helped people with low-income in Maine by sharing her personal stories with legislators to help them understand how their decisions affect us. We'll miss Shannon's ability to chair meetings, and keep us in touch with the daily struggles of people with low-income. Thank you Shannon, and good luck with your new pursuits!

Statewide MAIN Meetings

Get updates on issues and actions.
Help us make decisions.
Everyone Welcome!

Mark Your Calendar & Join Us!

October 11—Orland

10:00 am—2:00 pm
At HOME Inc.
Lunch provided

No meeting in November.
Please join us at the
MAIN Conference
on Friday, November 2nd.

December 13 & January 10

9:30 am—12:30 pm
Maine Equal Justice Partners—
Augusta
Snacks provided

Need directions or have questions?

Contact a member of the leadership
team or Chris 1-866-626-7059 x204
crusnov@mejpa.org

Travel & childcare reimbursement

is available at the meetings for those
who need it.

MAIN Leadership Team

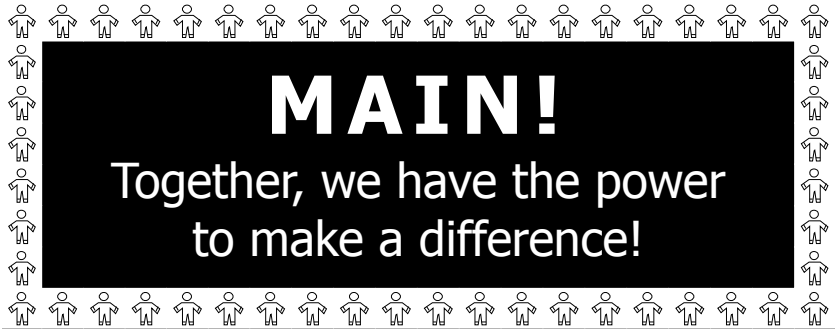
Heather Curtis: 615-7368
heather@can-so.org

Steve Hoad: 445-2141
mainefun40@hotmail.com

Pam Morin: 685-9670
pamm@skcdc.org

Laura Moore: 848-5825
TeddsRed@aol.com

Rachael Newman: 504-2029
lovebug11704@aol.com



MAIN!

Together, we have the power
to make a difference!

- Here is \$1.00 for individual membership dues. I'd like to make an extra donation of \$_____
- I am *already* a MAIN member. Here is a donation for this year. \$_____
- I can't make a donation at this time, but would like to be a member and receive the newsletter, *MAIN Update*.
- I would like to come to a MAIN meeting. **Please send me a meeting notice.**
- Here is \$50 for our **organizational membership**. Here's an extra donation of \$_____. List our group on the MAIN brochure: YES NO (circle one)
- I am interested in a regional group. Northern/Orono_____

Please PRINT!

NAME_____

ORGANIZATION (if organizational membership)

MAILING ADDRESS_____

TOWN/CITY_____

ZIP_____

Town in which you live_____

PHONE_____

E-MAIL_____

For membership dues, please make checks out to: **MAIN**

For tax-deductible donations, make checks out to:

Maine Equal Justice/MAIN Expenses

Mail form to: MAIN, P.O. Box 69, Hallowell, ME 04347

When you return this form—with or without a donation—you will become a MAIN member, and will receive MAIN's newsletter and action alerts. **If you want to get meeting notices, be sure to check the fourth box above.** Those with e-mail will get meeting notices, action alerts, etc. by e-mail only unless you also ask for them by regular mail.

◀ Contact any MAIN leader with your questions.



Nov. 2, 2007 MAIN Conference

Whose House? OUR House! Finding Our Legislative Voices Together

We encourage pre-registration but will register folks at the door. *Please pre-register if you need child care.* To pre-register after October 25th, contact crusnov@mejp.org, or call Chris Rusnov at 1-866-626-7059 ext 204.

Please PRINT clearly.

Name _____

Address _____

Town/city _____ Zip code _____

Phone _____ E-mail _____

There is no conference fee but we welcome donations—whatever you can afford.

Enclosed \$ _____. I'll donate at the Conference _____

Here's an extra donation to help with expenses. \$ _____

I need Child Care. Number of children _____ Age(s) of children _____ (The child care space will be in the conference room at Maine Equal Justice at 126 Sewall Street right across the street from the State House. We hire qualified child care providers for this service. There is no cost to you for child care.)

Let us know if you (or a child you bring) have any special needs. We will do our best to accommodate you.

I need a meatless lunch. _____

Request for Travel & Child Care Reimbursement.

(You can request reimbursement on the day of the conference even if you do not fill out this section.)

I will need travel reimbursement. \$ _____

(MAIN encourages car pooling whenever possible—it's fun, saves on gas and creates less pollution.)

I can't bring my child and will have to pay for child care myself. I'll need reimbursement \$ _____.

Send registration form to: MAIN, P.O. Box 69, Hallowell, ME 04347

✂ - - - - - Cut and Save These Directions - - - - - ✂

Take Exit 109 Augusta/Winthrop. On the ramp there is a fork, bear right towards Augusta. This takes you onto Western Avenue. Take Western Avenue to the 3rd set of traffic lights. (The Armory will be on your left and Fire Station on your right). Turn RIGHT onto Armory St. which becomes Capitol Street. Capitol Street bears left around a big corner and down a hill to a set of lights at the intersection with Sewall Street. You will see the State House with the Dome in front on the right. **To go to Maine Equal Justice for child care:** turn RIGHT onto Sewall St. and go a short distance to MEJP at 126 Sewall. Grey house on the right side of the street. **To park for the Conference:** turn LEFT. You will now see the parking garage on your right. This is free parking. After parking, exit the garage so you are back on Capitol Street. Cross the street to the Cross State Office Building and look for MAIN Conference signs by the side entrance to the building. To get a map, go to: www.mejp.org/maps.htm

INSIDE

Your Voice Makes a Difference!.....	1
MAIN Conference: Friday, November 2nd.....	2
TANF Families Struggle.....	3
More Domestic Service and Direct Care Workers to be Covered by Minimum Wage and Overtime Laws in Maine.....	4
New MaineCare Law: Proof of Citizenship & Identity.....	5-7
Mainers Need Paid Sick Days.....	8
Maine Legislature Passes Anti-Predatory Lending Bill.....	9
MaineCare to Save Money with Better Management of Care.....	9
New Help for Low-Income Mainers: Go to College/Gain a Skill.....	11
Save money on Medicare costs!.....	12
Non-Cats.....	13
Update on Dirigo Choice Health Insurance.....	13
New Member on MAIN Leadership Team.....	13
MAIN Membership & Contact Information.....	14
MAIN Conference Registration Form.....	15

Get updates on issues and actions.
Help us make decisions.

Next MAIN meetings:

October 11

Special time & place!

10:00 am—2:00

Lunch provided

at

H.O.M.E. Inc.—Orland

Rt. 1 and 3, on top of the hill, a
couple of miles east of Bucksport
www.homecoop.net

**Please bring non-perishable food
items to donate to the HOME
food pantry. Ask friends too.**

**Travel and childcare reimbursement
available at the meeting for those
who need it.**

Want meeting notices? Contact Chris
at 1-866-626-7059 ext 204.



Maine Association of Interdependent Neighborhoods
P.O. Box 69
Hallowell, ME 04347
www.peacebreadjustice.org

Details
on pages
2 & 15

MAIN Annual Conference
Friday, Nov. 2, 2007
Augusta

Whose House? OUR House!
Finding Our Legislative Voices Together

**Get to know how laws are made, and
how you can get involved.**

**Get to know and be comfortable with
the State House.**

No conference fee. Free childcare. Travel and
childcare reimbursement. Lunch provided.