



MAIN Update

Working in Solidarity for Peace, Bread & Justice!



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

Final State Budget: MaineCare, TANF, General Assistance and Benefits for Legal Immigrants



Thanks to the strong voices of MAIN members, community organizations, religious leaders and hundreds of caring Maine people, many of the most extreme initiatives in Governor LePage's proposed budget were defeated. These initiatives would have put the health and well-being of thousands at risk.

The Legislature's Appropriations Committee deserves much credit. In the end, budget negotiators were able to protect health care for nearly 30,000 people, and ensure that 44,000 seniors and people with disabilities have continued access to prescription drugs. In addition, the final budget protects thousands of Maine families who are struggling to meet their basic needs in a difficult economy.

This is not to say that the budget that passed will cause no harm. It will. The safety net has been weakened for many families. We will all have to work hard in the months ahead to make sure that these people are not forgotten and that they don't fall through the cracks.

(Continued on Page 2 -Budget)

Excerpt from testimony at public budget hearing:

I work very hard on our family farm every day, winter and summer, but we don't make a lot of money. I have MaineCare coverage in the non-categorical group. In the past year I've used my MaineCare very little. I came down with bronchitis this past winter and was able to get a simple antibiotic which healed me right away. Without MaineCare, hospital and doctor bills would force me off the farm and my future would be jeopardized. MaineCare keeps me from total poverty and allows me to protect my health.

Rose Hoad, Windsor

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**News
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and share this newsletter.
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www.mejp.org**

(Continued from Page 1 -**Budget**)

Here is a summary of how the original budget proposals affecting public benefits turned out in the end.

MaineCare

The Legislature REJECTED all of the following cuts to MaineCare. This means that they will not go into effect:

- **Rejected:** Cut MaineCare for parents with income between 134-200% of the federal poverty level (FPL).

Excerpt from testimony at public budget hearing:

If MaineCare coverage for low-wage working parents is eliminated, I really don't know what I'll do. At almost 40 years old and with serious pre-existing heart conditions, I will not be able to afford to purchase a private health plan. Without MaineCare to cover my medications, it will only be a matter of time – probably a short amount of time – before I end up in the hospital, and my health, and in fact my whole life, spirals out of control.

Sean Fritz, Augusta dad

- **Rejected:** Cut MaineCare for adults without children (known in the Program as non-categoricals) living under the federal poverty level.
- **Rejected:** Double the time period that DHHS has to determine MaineCare eligibility for people with disabilities from 45 to 90 days.
- **Rejected:** Eliminate or greatly reduce assistance with;
 - ✧ Medicare Part B premiums and other costs;
 - ✧ Part D premiums;
 - ✧ some co-payments and deductibles; and

- ✧ coverage through the “donut hole” for seniors and people with disabilities with income between 134-185% of the federal poverty level. (This help is provided through the Medicare Savings, or “buy-in” Program).

Temporary Assistance to Needy Families (TANF)

The Legislature modified the proposed cuts to TANF:

Time Limits

Original Proposal: Impose strict lifetime 5-year time limit in the TANF Program with no exceptions.



Proposal Adopted by the Legislature:

Beginning January 1, 2012, there will be a 5-year time limit in the TANF program. This time limit will include the time families received TANF before January 1, 2012, as well as time going forward. Fortunately, however, there will be some exceptions.

The following groups will still be able to receive assistance after 5 years:

1. households in which an adult or family member has an illness or impairment that limits ability to work;
2. domestic violence survivors; people enrolled in an education or training program;
3. certain caretaker relatives who are not the parent of the child and are needed at home to care for the child; and
4. those facing other hardships that will be determined by DHHS.

In the next few months DHHS will write rules to spell out all groups who may continue to receive assistance after 5 years.



Sanctions

Original Proposal: Impose sanctions on the entire family, including children, if a parent does not fully comply with program rules. Currently only the parent is sanctioned. The children continue to receive assistance.



Proposal Adopted by the Legislature: Beginning January 1, 2012, a new sanction process will be put in place. For the first sanction, only the adult will lose benefits. If they do not comply within 90 days or if they have any additional sanctions the whole family will lose benefits, unless they have good cause. They may receive benefits again, once they comply. Parents who were sanctioned before January 1, 2012 will be given a chance to comply with program rules. If they do, the whole family will begin to receive assistance again.

Drug Testing

Original Proposal: Requires any parent convicted of a drug-related felony to show proof of ongoing drug testing in order to receive TANF for their family. A positive test result would cause the family to lose benefits immediately.



Proposal Adopted by the Legislature: DHHS can require any parent that has been convicted of a drug-related felony in the past 20 years to have a drug test. Individuals who do not believe a test result is accurate can have a second “confirmatory” test. They can appeal any decision. If a parent tests positive for illegal drug use, DHHS can require them to enroll in drug treatment if it is available.

Alternative Aid

Original Proposal: Alternative Aid would only be available once in a lifetime.

Proposal Adopted by the Legislature: The Legislature REJECTED the cut to the Alternative Aid program. There will be no changes in this program. Eligible families will be able to receive Alternative Aid once a year as they can now.

General Assistance (GA)

The Legislature REJECTED all of the proposed cuts to the General Assistance program. This means that the following cuts will not go into effect:

- **Rejected:** Individuals who are eligible for other federal cash programs would become ineligible for General Assistance (GA).
- **Rejected:** General Assistance would only be available once a year.
- **Rejected:** Increases the number of days that an individual is ineligible for GA benefits from 120 days to 180 days in cases of false representation or for not complying with work requirements.
- **Rejected:** Disqualifies GA applicants who voluntarily abandon a resource (like a housing voucher or another public benefit) without cause from receiving assistance for 120 days.
- **Rejected:** Disqualifies GA applicants who lose benefits from another public assistance program because of fraud for the length of the disqualification in that other program or 180 days, whichever is longer. Under current law the disqualification lasts for the length of the disqualification from the other program only.

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- **Rejected:** Reduces the reimbursement level to municipalities providing the most GA in the State from 90% to 75% of the amount in excess of .0003 of the municipality's most recent state valuation.

Cuts to Programs that Assist Legal Immigrants

Original Proposal: Eliminate state-funded public assistance for MaineCare, TANF, Food Supplement benefits and SSI for legal immigrants who do not qualify for federal assistance through these programs. This would include immigrants who are here lawfully but do not qualify for federal assistance either because they have been lawful permanent residents for less than 5 years or because they are awaiting a determination of citizenship status (e.g. – asylum seekers with pending applications). In addition, certain refugees would have been left without SSI benefits after seven years from the time they obtained refugee status. This is the time at which the federal government stops covering SSI benefits for refugees. Please note that most refugees, asylees and other groups that qualify for federally-funded benefits will not be impacted by the budget cuts for legal immigrants.



If you have any questions about who will be impacted by these cuts please contact Robyn Merrill at rmerrill@mejp.org or (866)626-7059, ext. 207.

The Legislature accepted some, but not the entire proposal. This is the final law:

TANF, SSI and Food Supplement for Legal Immigrants

Current Recipients: Legal immigrants who are currently receiving *TANF, SSI and Food Supplement benefits* through a state-funded program will continue to get assistance as long as they are eligible. In other words, these people will be “grandfathered” and will continue to receive these benefits.



New Applicants: New applicants will only be eligible for these programs if they are: (1) elderly and/or disabled; (2) domestic violence survivors; or (3) fit into some other hardship category such as waiting for a work permit. DHHS will spell out what counts as a hardship in rules for the program. Elderly and/or disabled legal immigrants will continue to qualify for SSI. All children will also continue to qualify for Food Supplement benefits.

MaineCare for Legal Immigrants

Legal immigrants will no longer be able to get MaineCare through a state-funded program. This will impact immigrants who are here lawfully but do not qualify for federal assistance either because they have been lawful permanent residents for less than 5 years or because they are awaiting a determination of citizenship status. These individuals will be cut off the program. These changes go into effect on July 1, 2011.

This cut does not apply to children under 21 and pregnant women up to 60 days following delivery. They will continue to be eligible for MaineCare.

For more information contact Maine Equal Justice Partners. You can email us at info@mejp.org. You can call us at 207-626-7058 or toll-free at (866) 626-7059. Look for updates on these programs in future email alerts and issues of the MAIN Update.

Legislature Rejects Tax Proposals to Help People with Low Income


The Legislature rejected two important tax bills that would have benefited people with low income in Maine.



The Circuit Breaker Program, also known as the Maine Residents Property Tax and Rent Refund Program, gives a tax refund to homeowners and renters who spend a high percentage of their income on housing related expenses. Maine Equal Justice, MAIN and many allies supported LD 474, An Act To Reduce the Property Tax Burden and Improve the Circuitbreaker Program. This bill would have increased the maximum refund benefit by 20%. It also would have streamlined the program to increase participation. The Taxation Committee did not support this bill. Unfortunately, the final state budget also cut the program's funding by 20%. Despite this defeat, we will continue to work to improve this important program in future legislative sessions. This is a program that helps put money back in the pockets of low to moderate income households that spend a disproportionate amount of their income on housing costs.

The Maine Earned Income Tax Credit (EITC) is a tax credit for lower-income workers. The bill, LD 695, An Act To Reduce Taxes and Promote Employment, would have expanded the Maine Earned Income Tax Credit (EITC) from 5% to 10% and made it refundable.

These changes in the EITC program would have addressed a basic problem in Maine – the fact that the cost of raising a family continues to grow while wages for low and moderate income households are not keeping up. Maine was one of the first states to implement a state Earned Income Tax Credit but we have fallen behind. Other states have expanded their EITC programs to address

child poverty and lower the tax burden for low-income households. LD 695 would have helped Maine do the same. Many people supported the bill and testified in its favor before the Taxation Committee. Unfortunately, it failed to get the votes necessary to pass in either the House or Senate. Again, MEJP and MAIN will continue our advocacy to strengthen the State EITC program so that it is more effective in helping working Mainers make ends meet. 



Changes in the Fuel Assistance (LIHEAP) program for 2011-2012

The income limits for eligibility for the LIHEAP program are being lowered. This is due to cutbacks in federal funding.




Last year, families that made up to 228% of the federal poverty limit or about \$2795 per month for a family of 2 people were eligible.

This year, the limit will be 150% of the federal poverty limit or about \$1839 per month for a family of 2 people.

These changes go into effect on August 1, 2011. You can apply for LIHEAP help for this coming year after August 1, 2011. Contact your local Community Action Program to apply. You need to bring proof of income, social security numbers, and your address.

You can use a utility bill to prove your address.

For more information about LIHEAP, you can contact MaineHousing at 1-800-452-4668 or visit the website: <http://www.mainehousing.org/PROGRAMSLiheap.aspx?ProgramID=37> 

Changes in the Laws for Tenants (2011)

Despite some strong attempts to weaken the laws protecting tenants in Maine, only minor changes took place in the 2011 legislative session. Through the hard work of MEJP, Pine Tree Legal Assistance, Inc., Disability Rights Center, Maine Women's Lobby and others many bad proposals were defeated or modified. Here are some of the laws that were changed.

Mobile Homes

The existing law was unclear as to the tenant's right to remove their mobile home after they had moved out of the park.



Adopted by the Legislature: Tenants in mobile home parks will now have 24 days to remove their home after moving out of the park. The tenant will not have to pay any back rent or other charges if the tenant removes the mobile home within this time.

If the tenant does not respond to the notice from the park owner or does not move the mobile home within the time limits, the park owner can take possession of the home. They can either sell the home or condition its release on the tenant paying back rent and other charges.

Abandoned Property

Original proposal: The bill had proposed that tenants not be able to obtain their property without first paying any past due rent and damages. In addition, the bill proposed that tenants who got a notice about abandoned property at the time of entering the lease would not get a new notice of their right to get their property at the time of moving out.

Adopted by the Legislature: Tenants in rental housing will now have up to 14 days to remove their property after they move, rather than 24 days. Tenants will not have to pay any back rent or any other charges in order to get their property, as long as they act within the time deadlines. If the tenant fails to remove their belongings within the allowed time, then the landlord is free to dispose of the property or refuse to release the property unless the tenant pays past due rent and other charges

Bed Bugs

Original proposal: The bill had proposed that landlords not be required to provide any assistance to tenants in dealing with a bed bug infestation. It also proposed that tenants had no right to get information before renting as to whether the apartment had bed bugs. Finally, tenants who complained about bed bugs would not be protected in the eviction process.

Adopted by the Legislature: Tenants who need to have their apartments treated for bed bugs will still be able to get help from landlords. Landlords will not have to provide financial help, but will have to help with such things as getting the tenant's laundry treated, moving furniture, etc. The law makes clear that the landlord does not have to pay for a tenant's alternative lodging or to replace any of the tenant's personal property due to bed bug infestation/treatment. Tenants will still have the right to know if the building has bed bugs, is being treated for bed bugs or has recently had bed bugs. Tenants who complain about bed bugs will have protections during the eviction process.



Housing Discrimination

Original proposal: The bill had proposed to do away with having housing discrimination issues heard in an eviction case. The result would have been that a tenant who had been discriminated against could be evicted, although the tenant, after being evicted, could later have the issue addressed before the Maine Human Rights Commission. This proposal would have seriously undermined a tenant's right to claim that an eviction was brought because the tenant had filed a fair housing discrimination complaint or that the landlord was discriminating against the tenant.

Adopted by the Legislature: The law was clarified to make clear that tenants who claim that a landlord is discriminating by evicting them need to show that the reason for the eviction has something to do with discrimination. For example, a tenant being evicted for non-payment of rent won't be able to stop the eviction just because the tenant has a disability. This change only clarifies the law, but does not make any real changes. Tenants will still be able to raise discrimination issues in eviction cases.

Court Appeals

Original proposal: Tenants who want to have a court hearing when their landlord tried to evict them would have had to pay all back rent claimed due, before the tenant could have their case heard in court. In addition, some tenants would not have any right to appeal to a higher court if they lost their case in court.

Adopted by the Legislature: Tenants who lose their eviction case in court will have to fill out a form swearing that they have paid or offered to pay the rent during the appeal. Tenants will not have to pay any past due rent in order to have their initial court hearing. All tenants will have the right to appeal to a higher court if they lose their first court hearing.

Utility Costs Disclosures

Original Proposal: The bill proposed to limit the circumstances under which a landlord had to provide energy use information to prospective tenants. In addition, current law only provided for disclosure of energy costs for electricity or natural gas, but not for other sources of energy.

Adopted by the Legislature: Tenants who pay for utilities will now be able to get information on past usage from any energy supplier (e.g. electric company, oil company, etc.) before they move in or rent. The new law provides greater rights for tenants because it applies to not only electricity and natural gas suppliers, but to other energy sources, such as fuel oil. Landlords will no longer have to give energy information to tenants who do not pay these costs.

Radon Testing

Original Proposal: The bill had proposed that only newly purchased buildings be subject to radon testing. Therefore, tenants who live in buildings that were not in the process of being sold would not have their buildings tested for radon. In addition, the bill proposed to limit the areas of the building that would be tested for radon. For example, tenants who lived above the first floor would not have a right to radon testing.

Adopted by the Legislature: All buildings, not just those in the process of being sold will have to be tested for radon. The areas to be tested will be determined using national testing standards. Landlords will now have until March 1, 2014 to test apartments for radon, instead of the previous deadline of December 31, 2011.

If you have any questions about the impact of these bills please contact Jack Comart at 207.626-7058 x 202 or toll free at 1-866-626-7058 x 202. ♻️



Health Insurance Coverage through the Dirigo Health Agency

Dirigo is Open and Accepting New Enrollees



DirigoChoice provides health coverage to small businesses, self-employed, and certain groups of people buying coverage outside of a workplace. The plan is offered through the Dirigo Health Agency and Harvard Pilgrim Health Care (HPHC).

DirigoChoice - what does it cover?

- Routine preventive care
- Inpatient/outpatient services
- Prescription drug coverage
- Maternity care
- Well-child care
- Childhood immunizations
- Emergency care
- Mental health services
- Smoking cessation education programs

There is no deductible for preventive services or prescription drugs. You don't need a referral to see a specialist. DirigoChoice has an extensive provider network throughout Maine.

DirigoChoice - how much does it cost?

Eligible enrollees receive discounts on the monthly cost, deductibles and annual out-of-pocket expenses based on income, household size, and assets. Discount levels range from 10% to 80% off the monthly premium, depending on income and family size.

To view available discounts on monthly costs, deductibles, and out-of-pocket expenses, go to the DirigoChoice Discount Estimator, located at http://www.dirigohealth.maine.gov/Documents/DC%20Discount%20Estimator%205%2025%2010%20_4_.pdf.¹

DirigoChoice - who can apply?



DirigoChoice is available to residents of the State of Maine in the following categories:

- Small Employers (2-50 employees)
- Sole Proprietors (Self-employed of 1)
- Individuals

There are no pre-existing condition restrictions. Domestic partners can be covered as well.

There are three plan options. The benefits are the same for all options but the deductible levels and out-of-pocket maximums are different.

- Plan 1: Not Available (N/A) for Individuals and Sole Props
- Plan 2: \$1,750 deductible
- Plan 3: \$2,500 deductible

Discounts are applied to monthly premium payments. Those discounts then result in reductions in deductible and annual out-of-pocket expenses.



For instance, if an individual was eligible for a Group B discount (80%)² the deductible and out-of-pocket costs for the plans available to individuals would be:

Group B - 80% Discount		Deductible ³	Out-of-Pocket ⁴
Plan 1	N/A for Individuals	N/A for Individuals	N/A for Individuals
Plan 2	Single	\$750	\$1,850
	Family	\$1,250	\$3,450
Plan 3	Single	\$750	\$950
	Family	\$1,250	\$1650

This sliding scale of monthly payments, deductibles, and out of pocket maximums helps make DirigoChoice more affordable to enrollees.

DirigoChoice Contact Information

For more information or to request an application, visit the website or call the DirigoChoice office.

Website: <http://www.dirigohealth.maine.gov>

Toll Free #: 1-877-892-8391 / TTY: 1-207-287-4344


Fax #: 1-207-287-9922

¹ Please note that the level of subsidy is changing in October of 2011

² To be eligible for Group B:

- an individual would have to have income less than \$16,245 and assets less than \$15,000
- a family of 3 would have to have income less than \$27,465 and assets less than \$30,000

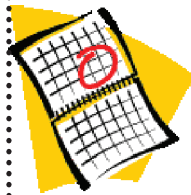
³ Effective as of October 2011.

⁴ Effective as of October 2011. 

!! SAVE THE DATE !!

Sixth Annual Maine Advocacy Conference

For Advocates who work in Aroostook, Piscataquis, and Penobscot Counties



Thursday, October 27th 2011

**The Crow's Nest, Presque Isle
8:00 a.m. to 4:00 p.m.**

Workshops will be offered on:

- Housing ●Family Law ●TANF/ASPIRE/Parents as Scholars
- Special Education ●Health Care ●SSI/SSDI

Conference brochures will be mailed in September.

For more information, please contact Maine Equal Justice at:
cbond@mej.org or 626-7058 x 205

**Social Worker CEU's will be provided by
NASW-Maine Chapter**

Presented by: Maine Equal Justice Partners, Aroostook County Action Program,
Pine Tree Legal Assistance, Wings, Inc., and The Hope and Justice Project.

Maine Equal Justice improves its services for non English speakers



As of August 2011, Maine residents who do not speak English will have better access to Maine Equal Justice's services. We now have a phone interpretation service for people who speak French, Spanish, Farsi, Russian and Somali. The home page on our website (www.mejp.org) also has basic information about our services translated into these five languages.

MEJP helps people who have problems with MaineCare, TANF/ASPIRE/Parents as Scholars, Food Supplements, and other needs-based safety net programs. With our new interpretation service, we hope to be better able to assist residents who do not speak English.

Consumer Credit Issues: *Helpful Information*




Do you have questions about how to avoid credit card traps? Do you want to know how to get real help for debt problems? Are you interested in getting free credit reports?

Check out the following two websites for information on these and many other consumer financial issues:

www.DefendYourDollar.org – Consumer Union’s website has tips about how to be a smart consumer. Learn how to:

- Avoid credit card traps
- Avoid checking account fees
- Avoid scams
- Get real help with your debt problems
- Avoid identity theft
- Get free credit reports and learn how to read them

<http://www.consumerfinance.gov> – The Consumer Financial Protection Bureau’s central mission is to make sure consumer financial products and services work for you. Go to the “Get Help Now” section of the website. You will find helpful information about:

- Budgeting
- Credit Counsel Agencies
- Debt Collection
- Gift Cards
- Home Foreclosure 

MaineShare

Maine Equal Justice is a proud member of MaineShare, a workplace giving program to make Maine work better!

Did you know...?

....that soon you will be able to apply for public benefit programs without having to go into your local DHHS office. DHHS has a new website called *My Maine Connection*. It has a screening tool to help you find out if you are eligible for programs like



- MaineCare,
- Food Supplement (formally known as food stamps), and
- Temporary Assistance for Needy Families (TANF).

The website also has an online application form where you can apply for these programs electronically. This is how it works:

- You submit the online application on the computer.
- DHHS will assign a filing number at the time of application. You will want to write this number down and hold onto it.
- A DHHS caseworker will contact you to finalize enrollment if you are eligible. The worker may need more information from you when they follow up on your application.

This new website should be up and running sometime in September. Then, later in the fall you will also be able to recertify for any of these programs you already receive on the same website.

You will still have the option of going into your local DHHS office to get help if you want. But, now you will also have the option to apply online. If you run into any problems when you are on the new website you can contact DHHS. There will be a helpline phone number that you can call if you have any problems or you can email DHHS at mmchelp.dhhs@maine.gov.

M.A.I.N. Picnic & Potluck



Tuesday, August 16, 2011

11:00 am — 3:00 pm

(Discussion on upcoming events from 12:30 — 1:15.)

Travel and childcare reimbursement will be available to those who need it.

Crystal Bond's house – Belgrade Lakes
32 Lake Shore Drive (off of Rt. 27)
Belgrade Lake is across the street for swimming or boating!

Rain or shine! Bring family & friends!

RSVP appreciated by August 9th.

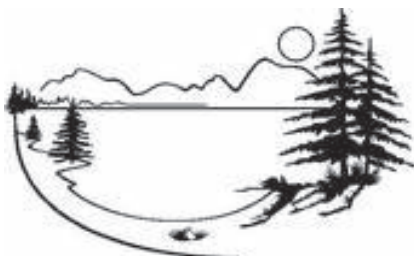
If you don't and then decide at the last minute that you can join us, PLEASE feel free to come! The RSVP is simply to give us an idea of who's coming. We'd LOVE to see whomever is able!

MAIN will provide: Hamburgers, hot dogs & beverages. Bring something to share if you can.

M.A.I.N. Leaders to contact for RSVP & directions:

Tammy Trask: 968-2009, or
tammy.trask@maine.edu

Barbara Rankins: 513-6292, or
barbk1ns@aol.com 



MAIN Monthly Meetings "on the road" this fall!



Every year MAIN tries to hold a few meetings outside of Augusta. This year we'll be in Alfred (York County) in September and in Bangor (Penobscot County) in October. We'd love to see folks from those areas and hear what's going on in your lives and your communities. Come to share your thoughts on how we can all work together to make changes that will improve the lives of the poor and people with low income.

A complimentary lunch is provided. Travel and childcare reimbursement is available at the meetings for those who need it.

Thursday, September 8, 2011

10:00 am – 2:00 pm

York County Homeless Shelter
Shaker Hill Rd., ALFRED

www.yorkcountyshelterprograms.org

Thursday, October 13, 2011

10:00 am – 2:00 pm

Advocacy Initiative Network
176 Hogan Rd., BANGOR


www.thenetwork123.com

**Mark your calendar!
Save the date!**

Thursday, November 10, 2011

MAIN Annual Conference

State House – Augusta

More information and registration will be sent out in September and will be posted on the MAIN website www.peacebreadjustice.org 



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Important Dates

August 16

*MAIN Picnic
Belgrade Lakes
(Details on Page 11)*

September 8

*MAIN Monthly Meeting
York County Homeless Shelter
Alfred*

October 13

*MAIN Monthly Meeting
Advocacy Initiative Network
Bangor*

November 10

*MAIN Annual Conference
State House - Augusta*

**MAIN Picnic
Tuesday, August 16th**

Want to be on our mailing list or on our e-mail network?
Contact Maine Equal Justice. Call toll-free 1-866-626-7059 or email crusnov@mej.org



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