Important Information You Should Know
to Apply for Medicaid (MaineCare) Expansion

During this time when the new voter-approved Medicaid expansion law should be in effect, but DHHS has not yet implemented it, there are some important things to know. Call Maine Equal Justice Partners (MEJP) at 1-866-626-7059 if you have questions.

★ If you are printing an application, you should use the “MaineCare Application (Word)” found at http://www.maine.gov/dhhs/ofi/public-assistance/.

★ We don’t know how quickly applications will be processed. We do not know if everyone who applies and is eligible for expansion will be denied at this time or not. If you stay connected to us by filling out the contact form at https://forms.mejp.org/Contact or by calling 1-866-626-7059, MEJP will update you as we learn more information.

★ If you need family planning services, you can also check “Limited Family Planning” (but, remember, people who get MaineCare expansion will also get family planning services with that coverage). If you check the Limited Family Planning box, you may be approved for that benefit but also get denied for full benefit MaineCare (Medicaid expansion). If that happens, be sure to appeal the denial of your MaineCare application within 30 calendar days of your denial or call MEJP at 1-866-626-7059 for help.

★ Until we learn differently, we have to assume that everyone who is denied will have to file an individual appeal to protect their rights to coverage as of the date of their application, or retroactive coverage. We are working to try to streamline the process so all people will not have to appeal, but we do not yet have a resolution to that issue. If you fill out the contact form at https://forms.mejp.org/Contact, MEJP will tell you when this issue gets resolved and provide information about what you may need to do.

★ You may be eligible for retroactive coverage for the three-month period before the month of your application if you would have been eligible during that period. However, because Medicaid expansion is a new law, the retroactive coverage cannot cover care before the date the law went into effect, which is July 2, 2018.

★ If you think you may be eligible to apply, you should apply. Even if the online screening tool suggests you may not be eligible, the best way to check your eligibility is to apply. You can use this contact form to have someone from MEJP follow up with you: https://forms.mejp.org/Contact, and you can also call 1-866-626-7059 if you want to talk to someone at MEJP about your situation before you apply.
Even if you are not eligible for expanded MaineCare, you may still be eligible for other free or reduced cost health care coverage. Contact Consumers for Affordable Health Care at 1-800-965-7476 to talk with someone about your options.

DHHS must make a decision on your Medicaid application within 45 days of the date they receive it. If they do not, they must give you a temporary MaineCare card that will be in effect until they make a decision. The only reason they would not have to give you a temporary card, is if you fail to provide information they needed to make a decision. For a list of information you may be required to provide to apply for expanded MaineCare, look at the list under “What proof may I need to send to complete my application?” in the cover page at the beginning of the paper application for MaineCare at http://www.maine.gov/dhhs/ofi/public-assistance/.

People with Marketplace plans that have income between 100-138% of the Federal Poverty Level will now be eligible for MaineCare. If you are eligible for MaineCare, you are not eligible for subsidies on the Marketplace. Apply for MaineCare as soon as possible beginning July 2, 2018. Do NOT cancel your Marketplace plan until after you receive MaineCare. If you end up receiving a card indicating that you have temporary MaineCare, you should keep your Marketplace plan. Again, do not cancel your Marketplace plan until you are granted MaineCare. For questions about the Marketplace, contact Consumers for Affordable Health Care at 1-800-965-7476.

People who receive Medicare because they are disabled or 65 or older are prohibited by federal law from also getting coverage under Medicaid expansion. Medicare beneficiaries at these income levels may be eligible for additional help with prescription drugs or to pay Medicare premiums, co-payments, and deductibles from the Medicare Savings Programs (MSP). Here is a link to more information about MSP: http://www.mejp.org/content/help-medicare-and-prescription-drug-costs-medicare-savings-program.