What Is MaineCare?

Federal Program

• Jointly funded and administered by the Federal and state governments- In Maine, the federal government pays about 64% of the cost of the services that MaineCare provides.

• In Maine, MaineCare includes both Medicaid and CHIP Children’s Health Insurance Program
The Role of the Maine Department of Health and Human Services

• **Office for Family Independence:**
  - Determines eligibility for the program through regional DHHS offices- central number- 1-855-797-4357

• **Office of MaineCare Services:**
  - Pays claims for services, authorizes services, sets policies for covered services. Members with questions re covered services, including transportation, contact Member Services at 1-800-977-6740.
  - For Prescription Drug issues contact Pharmacy Help Desk at 1-866-796-2463
You Just Have to Meet Financial Eligibility Rules to Be Eligible for MaineCare. True or False?
Who Is Eligible?
You Must Be In a Category!

- MaineCare provides coverage for people who fit into a category. Examples of categories are:
  - Elderly (65+)
  - Disabled (SSA standard)
  - Pregnant Woman (Pregnancy Verified)
  - Parent (Primary caregiver for child)
  - Child (under age 21)
  - Diagnosed with Breast or Cervical Cancer (through Maine CDC program) or HIV/AIDS
- People Who Do Not fit a Category (Ages 19-64)* A missed opportunity, so far.
MaineCare Disability

- MaineCare based on Disability- SSI/SSA Disability Standard Used.
- If SSA determines a person disabled, then MaineCare follows that decision. (Other disability decisions, e.g. VA, Private Disability, not binding.)
- If SSA determines person as NOT disabled, then MaineCare follows SSA decision, unless new medical evidence.
- Apply for MaineCare before applying for SSI/SSA. MaineCare is faster. Easier to submit medical evidence. If you get MaineCare based upon disability, can keep MaineCare until SSA appeal process is exhausted. Need to timely appeal.
Financial Eligibility

• Financial Eligibility is Based Upon Your Category:
  ✓ MAGI (Modified Adjusted Gross Income) applies to: Parents, Children (except Katie Beckett children) and Pregnant Women.
  ✓ SSI-Related Budgeting applies to: Elderly, Disabled, HIV/AIDS, Katie Beckett and Breast and Cervical Cancer groups.

Note: A household that has a parent or child who is disabled, may be eligible under either the MAGI or SSI-related groups.
MAGI

• MAGI- Modified Adjusted Gross Income
  – MAGI is used both in the Marketplace (“ObamaCare”) and for MaineCare.
  – For the Marketplace, MAGI is Adjusted Gross Income (Line 37 of Form 1040) + Social Security Income (non-taxed)
  – For MaineCare, MAGI is your adjusted gross monthly income.
  – Use MAGI for the household size applied to each individual (e.g. a household can have 3 people living in it, but 3 different household sizes depending on tax filing status and relationship.). Compare to the appropriate Federal Poverty Level for each individual, e.g. parents at 105% of FPL, children up to 213% of FPL (depends on age) and Pregnant Women up to 214% of FPL. (See Income Eligibility Guidelines)
MAGI- Household Size

• Different for MaineCare than for the Marketplace
  – Marketplace uses the tax filer and any declared dependents to determine household size. (For example, parents are divorced. Child lives with Mom. However, Dad declares child as a tax dependent. Mom’s household size is 1. Dad’s household size is 2.)
  – MaineCare uses the tax filer and dependents, unless the dependent does not reside with the parent (50% test)‐ remember to be eligible as a parent you must be caring for your child. (other exceptions)
MAGI- Income Issues

• The Marketplace uses a person’s annual income to determine their eligibility for a Advance Premium Tax Credit. (Use last year’s AGI (plus Social Security) unless expected annual income is different.)

• MaineCare uses average monthly income. If income fluctuates (e.g. seasonal, self-employment) then an average taxable monthly income amount is determined.
SSI Related Households

• For people who are elderly or disabled, the household is comprised of people who:
  • 1) live together;
  • 2) are related by birth, marriage or adoption; AND
  • 3) Among whom there is a legal obligation to support the other person, e.g. spouses support spouses, parents support minor children (under age 18).
    – Children do not support their parents- at least not for MaineCare purposes. (No deeming between spouses on home and community waiver)
SSI-Related Income Limits

• 100% of Federal Poverty Level for Full MaineCare (after allowed deductions and exclusions)
• 175% of FPL for Medicare Savings Program (QMB, SLMB or QI) (after allowed deductions and exclusions)
• Deductions allowed (state and federal disregards, earned income disregards, ineligible spouse disregard, impairment related work expenses, etc.)
• 300% of the SSI benefits amount for people in the Home and Community Based Waiver (gross income test and cost of care applicable)
• Unlimited Income for Residential Care (all income except small personal needs allowance will go to pay for cost of care and room and board.) (Asset limits apply)
SSI-Related MaineCare Income Eligibility

- Always a household size of 1 or 2-never more
- If children in the household, then income may be “allocated” from parent to child. Reduces parent’s countable income.
SSI-Related Income

• Always start with (non-excluded) Gross Monthly Income-before any deductions.
• MaineCare allows certain deductions from gross income: federal disregard ($20); state disregard- $55 for single; $80 for a couple; work related disregards ($65 and ½ of remainder of gross earned income and impairment related work expenses, e.g. travel costs.)
• Ineligible spouse disregard. (See attached)
• Excluded income: e.g. child support (adult eligibility); SSA COLA.
ASSET ISSUES

• MAGI- Assets do not count
• SSI-related- Assets count.
  – Examples of assets that do NOT count:
    • Home
    • Furniture
    • Vehicle (generally 2)
    • $8000/ $12,000 in savings/retirement
    • Income Producing Property
    • $2000/$3000 catchall exclusion
Medicare Savings Program

MaineCare helps low-income (under 175% of FPL) Medicare beneficiaries pay for Medicare costs—premiums, deductibles and co-insurance.

• Individuals can have both Medicare and full MaineCare—e.g. below 100% of FPL.

• No estate recovery in MSP program—otherwise all MaineCare services received after age 55 can be recovered by the state after the member dies. (exceptions for surviving spouse, disabled child or hardship permitted)

• Limited asset test: All assets (e.g. home, autos, furniture, camp, etc. excluded EXCEPT for $50,000/$75,000 in “liquid” assets. ($8000/$12,000 savings exclusion applies, i.e. $58,000/$87,000.) Note: Protection for Community Spouse from Spousal Impoverishment if one spouse is in NF or HCBW (no asset deeming.)
I am Over-Income For MaineCare, So I Cannot Get MaineCare to Help Me Even Though I have a Lot of Medical Expenses.

True or False?
Medically Needy

• If you fit within a category and meet any asset test, you can still get MaineCare if your income is too high.
• You will have a “spend-down” or “deductible.”
• See Medically Needy piece
MaineCare Covered Services

• MaineCare provides comprehensive health care services (not including dental)
• Services for adults may be limited based on “medical necessity” and/or numerical limits, e.g. 24 mental health visits per year. See MaineCare Benefits Manual: http://www.maine.gov/sos/cec/rules/10/ch101.htm
• Services for children are broader than services for adults. No numerical limits. Limits based upon medical necessity (“treat or ameliorate” standard applied- more liberal than standard for adults).
• Prior Authorization may be required, e.g. for organ transplants, dentures, etc.
• Transportation to MaineCare covered health care provider, including pharmacy is covered. Contact Transportation broker. http://www.maine.gov/dhhs/oms/nemt/nemt_index.html. Complaints go to MaineCare Member Services.
MaineCare and Other Insurance

• MaineCare is the payor of last resort- other insurance is billed first. MaineCare may pay the difference. It depends.

• MaineCare may pay premiums and cost sharing for other insurance- See PHIP handout

• Members may have other insurance (e.g. private insurance, Medicare, etc.) and still get MaineCare. **Exception**: CHIP
Applying for MaineCare

- On-line applications: My Maine Connection
  https://www1.maine.gov/benefits/account/login.html
- Paper Applications- available at local office or by printing them off from
  http://www.maine.gov/dhhs/ofi/public-assistance/
- Apply at local DHHS office- in-person (discouraged) or use of kiosk (computer terminal)

- Call 1-855-797-4357, press 1 (for English), then press 1??????
MaineCare Decisions

• Required to be issued within 45-days.
• Exceptions to 45 day rule- applicant fails to provide needed information or medical provider fails to timely provide needed information
• If application not acted upon with 45 days, then Temporary MaineCare is granted. Provides prospective coverage until decision is made. (No overpayment.)
MaineCare Appeal Rights

• MaineCare Eligibility Decisions- 30 days to appeal. (If appeal filed within 15 days of date of the notice, then any current benefits will continue pending the Fair Hearing decision.)

• MaineCare Service Decisions (Prior Authorization)- 90 day appeal period

• Hearing Decisions to be issued within 90 days of request for hearing.

• Possible representation: PTLA, DRM, MEJP
How To Fix A Problem

• Step 1: Get client to sign the DHHS Release Form

• Step 2: Scan and E-Mail Release Form to DHHS Office E-Mail Box and Pose Your Question. When In Doubt Appeal! (Just say in your e-mail: “We appeal.”)

• Step 3: Problems? Contact MEJP!
Helpful Resources

- **MaineCare Member Services:** 1-800-977-6740, TTY: 711; e-mail: MaineCareMember@molinahealthcare.com. This is for current MaineCare Members. Can check eligibility status, ask benefit questions, find a provider, make a complaint.


- **Prescription Drug Coverage Questions:** 1-866-796-2463, TTY: 711

- **MaineCare Information:** MEJP Website at [http://mejp.org/library/health-care](http://mejp.org/library/health-care)

- **DHHS, Office For Family Independence, Eligibility Issues:** 1-855-797-4357. (See Attached list of e-mail addresses for each office.) Send all documents and correspondences to: DHHS, 114 Corn Shop Lane, Farmington, ME 04938.