What happens if I lose MaineCare?

If MaineCare ends, PHIP ends.

What happens if I lose my work-based health insurance?

If you lose or cancel your work-based health insurance, you no longer qualify for PHIP. You must notify PHIP immediately. Any payments made to you after it ends must be paid back to MaineCare.

To find out if PHIP is right for you, or to request an application!

1-800-977-6740

Office of MaineCare Services

Department of Health and Human Services
11 State House Station
Augusta, ME 04333-0011
Phone: 1-800-977-6740
TTY: 711

MaineCare Private Health Insurance Premium Benefit (PHIP)

DHHS Non-Discrimination Notice

The Department of Health and Human Services (DHHS) does not discriminate on the basis of disability, race, color, creed, gender, sexual orientation, age, or national origin, in admission to, access to, or operations of its programs, services, or activities, or its hiring or employment practices. This notice is provided as required by Title II of the Americans with Disabilities Act of 1990 and in accordance with the Civil Rights Act of 1964 as amended, Section 504 of the Rehabilitation Act of 1973, as amended, the Age Discrimination Act of 1975, Title IX of the Education Amendments of 1972 and the Maine Human Rights Act and Executive Order Regarding State of Maine Contracts for Services. Questions, concerns, complaints or requests for additional information regarding the ADA may be forwarded to DHHS' ADA Compliance/EEO Coordinators, 11 State House Station – 221 State Street, Augusta, Maine 04333, 207-287-4289 (V), 207-287-3488 (V), 1-800-606-0215 (TTY). Individuals who need auxiliary aids for effective communication in program and services of DHHS are invited to make their needs and preferences known to the ADA Compliance/EEO Coordinators. This notice is available in alternate formats, upon request.
What is PHIP?

PHIP stands for Private Health Insurance Premium benefit. It can pay your share of the cost for your work-based health insurance.

How can PHIP help me?

- You will still have MaineCare coverage. You may also have services covered under your work-based health insurance.
- Some out of pocket costs from your work-based health insurance can be billed to MaineCare. PHIP can pay your share of the costs for your work-based health insurance.

Do I qualify for PHIP?

You may qualify for PHIP if:
- You or someone in your household is eligible for MaineCare.
- You are eligible for work-based health insurance coverage.
- You might be covered by the plan as an employee, child, or spouse.

How does PHIP work?

- PHIP doesn’t sign you up for your work-based health insurance; you must do it yourself.
- When you go to the doctor, give them both your MaineCare card and your work-based health plan card.
- Each month, MaineCare will pay you what you have paid to your employer for your work-based health plan.

How do I apply?

- Call the PHIP team at 1-800-977-6740.
- The PHIP team will send you a short application.

Joining PHIP is free!

Will I have out of pocket costs?

The only times there will be out of pocket costs for PHIP members are:
- If you have a MaineCare copay. MaineCare will pay the work-based health insurance copay.
- If you or a member of your family receives a service which is not covered by MaineCare, you may have an out of pocket expenses. Your doctor will warn you about the expenses before providing the service.