

Did you know?

Maine has a MaineCare Option for Workers with Disabilities

This option allows you to earn more and still keep your MaineCare benefits.



Paul R. LePage, Governor

MaineCare Services

*An Office of the
Department of Health and Human Services*

Mary C. Mayhew, Commissioner

You may qualify for this MaineCare Option in 2016 if:

1. You meet the Social Security guidelines for a disability; and
2. You have earnings, usually from a job; and
3. You meet the following financial guidelines:

If you are single:

Your monthly income from retirement, Social Security or other income that is not wages from a job must be \$990 or less after deductions. (Not all income is counted - income could be as high as \$1,065 a month);

Your wages from a job, added to the income that is not from a job, must be \$2,475 or less after deductions. (Not all income is counted, so you may still be eligible.);

And your assets are \$8,000 or less. (Not all assets are counted. For example, your home, car and up to \$8,000 in savings are not counted.)

If you are married:

Your monthly income from retirement, Social Security or other income that is not wages from a job must be \$1,335 or less after deductions. (Not all income is counted - income could be as high as \$1,435 a month);

Your wages from a job, added to the income that is not from a job, must be \$3,338 or less after deductions. (Not all income is counted, so you may still be eligible.);

And your assets are \$12,000 or less. (Not all assets are counted. For example, your home, car and up to \$12,000 in savings are not counted.)

What will it cost?

There will be no cost until your income is over \$1,485 a month if you are single (\$2,003 a month if married). Above that, you pay \$10-\$20 a month. There is no cost if you are paying your Medicare Part B premium.

See the back of this sheet for examples of how a person becomes eligible for MaineCare through this Option.

If you meet the three guidelines listed above, you may be eligible for MaineCare through this Option, also known as the “Working Disabled” program.

Even if your income is above these amounts, you may still be able to get MaineCare. Not all income is counted. Contact your local Department of Health and Human Services or a Community Work Incentives Coordinator (CWIC) to see if you qualify.

The two examples below show eligibility tests for this option. Call the local office of the Department of Health and Human Services to see how this might work for you. Ask about the Option that allows workers with disabilities to work and keep their MaineCare benefits.

EXAMPLE #1 – A single person with a disability receives income from Social Security and a job. Is this person eligible?

Step #1(earnings from Social Security)

| | |
|---------|--|
| \$1,065 | Gross monthly SSDI before any deductions |
| - \$75 | Federal & State disregards |
| \$990 | Countable income |

This person passes because total from Social Security is not more than \$990.

Step #2 (add all income, including earnings from Social Security and wages from a job)

| | |
|-----------|---------------------------------------|
| \$1,065 | Total monthly Social Security income |
| - \$20 | Federal disregard |
| \$1,045 | Remaining Social Security income |
| \$3,035 | Monthly wage earnings |
| - \$ 65 | Work disregard |
| \$2,970 | |
| - \$1,485 | Disregard one-half |
| \$1,485 | Remaining wage income |
| + \$1,045 | Add remaining Social Security |
| \$2,530 | Total income |
| - \$ 55 | Additional State disregard |
| \$2,475 | <i>Total Countable Monthly Income</i> |

The person in Example #1 is eligible because total monthly countable income is not more than \$2,475. They would pay a monthly MaineCare premium of \$20.

EXAMPLE #2 – A single person with a disability receives income only from a job (no SSDI, pension or other income). Is this person eligible?

Step #1

Only income is from wages so this step is skipped

Step #2 (earnings from a job)

| | |
|-----------|---------------------------------|
| \$5,144 | Monthly wage earnings |
| - \$ 85 | Federal & Work disregards |
| \$5,059 | |
| - \$2,530 | Disregard one-half |
| \$2,530 | Total income |
| - \$ 55 | Additional State disregard |
| \$2,475 | <i>Countable Monthly Income</i> |

The person in Example #2 is eligible because total monthly countable income is not more than \$2,475. They would pay a monthly MaineCare premium of \$20.



Department of Health
and Human Services

Maine People Living
Safe, Healthy and Productive Lives

Paul R. LePage, Governor

Mary C. Mayhew, Commissioner

*Caring..Responsive..Well-Managed
We are DHHS.*

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, 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 the DHHS ADA Compliance/EEO Coordinators, #11 State House Station, Augusta, Maine 04333, 207-287-4289 (V), or 287-3488 (V)1-888-577-6690 (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 one of the ADA Compliance/EEO Coordinators. This notice is available in alternate formats, upon request.

To speak with a Community Work Incentives Coordinator (CWIC), contact:

**Benefits Counseling Services
Maine Medical Center
Department of Vocational Services
Toll Free 1-888-208-8700
www.benefitsandworkinme.org**