



MaineCare for Working People with Disabilities

This is a MaineCare program for working people with disabilities who do not qualify for free MaineCare because of their income and/or assets. The purpose of the program is to provide people with disabilities the opportunity to work and access health care services and supports they need.

You may qualify for this MaineCare option if:

1. You are under the age of 65;
2. You have a disability as defined by the Social Security Administration;
3. You have earned income from employment or self-employment; and
4. You meet the income and asset guidelines for the program.

Income Guidelines for 2024

There is a two-step income test that must be met to be eligible for this coverage. Not all income is counted, and deductions may be applied to reduce your income (see examples on Page 2).

Step 1: Your total monthly unearned income from Social Security, or other income that is not wages from a job, must not exceed:

- \$1,255 if you are single
- \$1,704 if you are married

Step 2: Your total countable monthly income (one half of your earned income plus all unearned income) must not exceed:

- \$3,138 if you are single
- \$4,259 if you are married

Asset Limit

The total value of your assets must be less than:

- \$8,000 if you are single
- \$12,000 if you are married

Not all assets are counted. For example, the home you live in, one car, and up to \$8,000 of savings for a single individual or \$12,000 for a married couple may be excluded.

Who will determine if I have a disability?

The Social Security Administration (SSA) determines disability for Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI). A determination of disability by SSA will be accepted as proof of disability for MaineCare.

If you have not been determined disabled through SSA, you will need to have a disability review done by the MaineCare Medical Review Team. You can request a disability determination by visiting www.maine.gov/dhhs/ofi/applications-forms and completing a MaineCare Disability Determination form and submitting it with your application.

How much will it cost?

There will be no cost until your income is over \$1,699 a month if you are single (\$2,289 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.

Examples

The two examples below show eligibility budgets for this coverage option.

Example 1: Single person with SSDI and a job.

Step 1: Add up all unearned income

\$1,149	Gross monthly SSDI before any deductions
- \$75	Federal & State disregard
\$1,074	Countable Income

This person passes the first income test because total unearned income is not more than \$1,255

Step 2: Add all income, including unearned income and wages from a job.

\$1,149	Gross monthly SSDI
- \$20	Federal disregard
\$1,129	Remaining unearned income
\$3,255	Gross monthly earnings
- \$65	Earned income disregard
\$3,190	
- \$1,595	Disregard one-half of remaining earnings
\$1,595	
+ \$1,129	Remaining unearned income
\$2,724	Total income
- \$55	State disregard
\$2,669	Total countable monthly income

This person is eligible because total monthly countable income is not more than \$3,138. They would pay a monthly MaineCare premium of \$20 for this coverage.

Example 2: A single person with a disability receives income only from a job (no SSDI, pension or other income).

Step 1: The only income is from wages, so this step is skipped.

Step 2: Add all income, including earnings from a job.

\$5,513	Gross monthly earnings
- \$20	Federal disregard
- \$65	Earned income disregard
\$5,428	Remaining wages
- \$2,714	Disregard one-half of the remaining wages
\$2,714	
- \$55	State disregard
\$2,659	Total countable monthly income

This person is eligible because total monthly countable income is not more than \$3,138. They would pay a monthly MaineCare premium of \$20