



Medicaid In Maine MaineCare



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 $\frac{1}{2}$ 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.
- DHHS Release Form: <http://www.maine.gov/dhhs/DDPC/pdf/DDPC-Release-of-Information.pdf>
- Prescription Drug Coverage Questions: 1-866-796-2463, TTY: 711
- MaineCare Information: MEJP Website at <http://mej.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.
- MaineCare (and other applications) available at <http://www.maine.gov/dhhs/ofi/public-assistance/>. Can also apply and do reviews on line at: My Maine Connection- <https://www1.maine.gov/benefits/account/login.html>