

Frequently Asked Questions

Medicaid Expansion Law

➤ **What is Medicaid expansion?**

In November 2017, Maine voters passed a law requiring our state to expand Medicaid under the Affordable Care Act (ACA). In Maine, the Medicaid program is known as MaineCare. Nearly 70,000 Maine people will be newly eligible for MaineCare beginning July 2, 2018.

➤ **Who is eligible for expanded Medicaid?**

Individuals with incomes up to 138% of the [Federal Poverty Limit](#) are eligible for MaineCare. Pregnant individuals and people aged 19-20 are eligible at higher income levels. You can use this screening tool to get a rough estimate of whether you are eligible for expanded MaineCare:

<https://forms.mejp.org/MaineCareExpansionScreeningTool>.

➤ **Why should I apply if the Governor says the Department is not ready to implement the new law?**

The new law passed by Maine voters sets the start date for Medicaid expansion as July 2, 2018. Inaction by the government does not change that date. You should apply as soon as you can beginning July 2, 2018 in order to protect your legal right to retroactive coverage once the law is finally implemented.

Applying, Appealing, and Troubleshooting

➤ **How do I apply for expanded MaineCare?**

You can apply using a paper application, at a DHHS office, or online. Go to “Key Information to Apply and Appeal for MaineCare” section of the Toolkit for instructions and “Tips for Applying for MaineCare” in the Toolkit for tips to help with your application.

➤ **What happens if I get denied?**

You can appeal your decision. If you win your appeal, you will receive benefits back to the day you applied. If you were eligible before that, you can receive benefits for up to three months prior to the month in which you applied, but not prior to July 2, 2018. It is important to appeal a denial to protect this right to retroactive coverage. Call 1-866-626-7059 to get help from MEJP.

➤ **How do I appeal if I am denied coverage?**

It is important to appeal if you get denied so that you can protect your legal right to retroactive coverage. Your appeal must be filed within 30 calendar days of the department’s decision denying benefits. Go to “Key Information to Apply and Appeal for MaineCare” in the Toolkit for instructions on how to appeal. An Appeal Letter form you can use to appeal is also included in this Toolkit.

➤ **Do I need to provide any financial documentation when applying?**

Yes. You should include copies of documents to prove your income for the application. These include: copies of pay stubs for your last four weeks of work if you are employed, a copy of your most recent tax filing (if you filed one), the letter indicating the amount of unemployment benefits anyone in your

tax household receives, and the letter stating any Social Security benefit amount. A list of potential documents you may be asked to provide is on the cover page of the MaineCare Application (WORD) at <https://www.maine.gov/dhhs/ofi/forms-and-applications.shtml>. Be sure to keep your originals and send copies to DHHS. Make sure you save any letters or emails you receive from DHHS asking for additional documentation as well as any receipts for mailing or faxing the documentation.

➤ **Why does the screening application ask if I am pregnant?**

People who are pregnant are eligible at higher income levels (214% of the poverty level—see link above) and we want to be sure you get coverage if you qualify.

➤ **Does my age affect my eligibility?**

Only people between the ages of 19 – 64 can qualify for expanded MaineCare under the new law. 19 and 20-year-olds are eligible at a higher income level (161% of the poverty level—see link above). If you have questions about other coverage that is available for different ages or circumstances, contact Consumers for Affordable Health Care at 1-800-965-7476.

➤ **How do I know who to count as part of my household?**

You should count yourself and anyone you claim as a tax dependent. Only count people who live in your home:

- a) you;
- b) the total number of children under age 21;
- c) your spouse;
- d) a parent of your children; and
- d) any other people you claim on your taxes.

➤ **What sources of income should I include in my application?**

You should include all your income on the application and include all of the other information DHHS requests, including your pay stubs for the last four weeks.

➤ **What if I already have coverage through the Marketplace?**

People with Marketplace plans that have income between 100-138% of the Federal Poverty Level will now be eligible for MaineCare. If you are eligible for MaineCare, you are not eligible for subsidies on the Marketplace. That is because MaineCare coverage is usually better and more affordable.

Apply for MaineCare as soon as possible beginning July 2, 2018. Do NOT cancel your Marketplace plan until after you actually receive MaineCare. If you end up receiving a card indicating that you have temporary MaineCare, you should still keep your Marketplace plan. Again, do not cancel your Marketplace plan until you are granted MaineCare. Once you get MaineCare you will have to cancel your Marketplace plan.

For questions about the Marketplace, contact Consumers for Affordable Health Care at 1-800-965-7476.

- **Can I get Medicaid Expansion coverage if I receive Medicare because I am disabled or 65 or older?**
No. Federal law prohibits people receiving Medicare with income between 100-138% of the federal poverty level from also getting coverage under Medicaid expansion. Medicare beneficiaries at these income levels may be eligible for additional help with prescription drugs or to pay Medicare premiums, co-payments and deductibles from the Medicare Savings Programs (MSP). Here is a link to more information about MSP: <http://www.mejp.org/content/help-medicare-and-prescription-drug-costs-medicare-savings-program>.
- **I'm an immigrant. Are there coverage options for me?**
Your immigration status can affect your eligibility. MEJP has created a flowchart to help navigate your options: <http://www.mejp.org/sites/default/files/Healthcare-Eligibility-Flowchart.pdf>. If the chart shows you may be eligible for MaineCare, you can apply. If you have any questions, call 1-866-626-7059. More details can be found in *MaineCare Coverage for Immigrants: A Fact Sheet for Providers* at http://mejp.org/sites/default/files/MaineCare%20for%20Immigrants%20for%20Providers_0.pdf.
Note: If you are an asylum seeker who is pregnant, you may be eligible for MaineCare depending on your income and you can apply.
- **Are there other things I should keep in mind as I complete my application?**
On Page 1 of the MaineCare application where you are asked "What programs do you want to apply for?", you should check "MaineCare". If you need family planning services, you can also check "Limited Family Planning" (but, remember, people who get MaineCare expansion will also get family planning services with that coverage). If you check the Limited Family Planning box, you may be approved for that benefit but also get denied for full benefit MaineCare (Medicaid expansion). If that happens, be sure to appeal the denial of your MaineCare application within 30 calendar days of your denial or call Maine Equal Justice at 1-866-626-7059 for help.

On Page 1 of the application in the "All Applicants" section, check "Yes" if you had any medical care in the last 90 days and the write "All Months" on the line.

Taking Action and Staying Connected

- **Are there ways I can help others get access to health care?**
Yes! There are many ways you can help fight for all Maine people to get health care coverage. Sharing your story, connecting with lawmakers, helping people learn about enrollment under Medicaid expansion are just some examples of how you can make a difference. Learn more by checking out the "Take Action for Health Care Pledge" in this Toolkit.
- **Is there a way for me to get updates about what's happening with the new law?**
Yes! Go to <https://forms.mejp.org/Contact> and provide your contact information or call 1-866-626-7059.