

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

DHHS

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Paul R. LePage, Governor

Mary C. Mayhew, Commissioner

MaineCare Private Health Insurance Premium Benefit (PHIP)



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 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!

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.

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 expense. Your doctor will warn you about the expenses before providing the service.