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*Your Maine Connection to the Health Insurance Marketplace*



**MaineCare**

**FAQs**



# MaineCare FAQs

Below are some Frequently Asked Questions about MaineCare. Don't see your question here or have others? Contact the Consumers for Affordable Health Care HelpLine at 1-800-965-7476.

- **How do I apply for MaineCare?**

There are 3 ways to apply for MaineCare:

- On-line
- In person ([Click here to locate the office closest to you](#))
- Complete paper application and mail in.

- **Once I apply for MaineCare, how long will it take before I know if I get it?**

You should get an answer within 45 days as long as you have provided DHHS with everything they need to determine if you are eligible. If you have sent DHHS all the information they have asked for and it takes them longer than 45 days for them to make a decision, you should get free, temporary MaineCare coverage until they give you a final decision.

- **What does MaineCare cover?**

MaineCare coverage is full coverage. It includes nearly all health services — doctor's visits and treatment, hospital care, prescription drugs, physical therapy, mental health services, and transportation to doctor's appointments. It provides full dental and vision only for children. Adults may get partial dental coverage.

- **If I apply for MaineCare and am denied, can I reapply?**

Yes, but first it is important to find out why you were denied. Once you know, you can appeal the decision within 30 days. After 30 days, you can reapply.

- **What if I already have private insurance?**

You can have both private insurance and most kinds of MaineCare if you choose. But keep in mind, if your private insurance is through the Marketplace, you cannot get Marketplace subsidies if you are eligible for MaineCare. Do not ever drop your private coverage until you have written notice that you are eligible for MaineCare.

- **What if I have a Marketplace plan?**

Even if you currently have a Marketplace plan, you might be eligible for MaineCare. It is worth checking. You are eligible for the new Expansion category of MaineCare if you are within the income guidelines and are not eligible for Medicare. People who are eligible for MaineCare are no longer eligible for Marketplace subsidies to lower the cost of Marketplace plans. Do not ever drop your Marketplace coverage until you have written notice that you are eligible for MaineCare.



**Remember that you can apply for MaineCare at any time!**

MaineCare is available to people who meet the income guidelines and are eligible based on age, family situations, and health care needs.

Don't see your question here or have others? Contact Consumers for Affordable Health Care's HelpLine by phone at 1-800-965-7476 or email at [helpline@mainecahc.org](mailto:helpline@mainecahc.org)

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# MaineCare FAQs (continued)

Below are some Frequently Asked Questions about MaineCare. Don't see your question here or have others? Contact the Consumers for Affordable Health Care HelpLine at 1-800-965-7476.

- **I don't have any income and don't file taxes. Can I still apply for MaineCare?**

Yes. If you don't have any income and don't file taxes, try to show how you're meeting your living expenses (i.e., get a copy of your bank statement). Don't wait to apply if you don't have your documents handy. You can still send them in after you apply but try to do it as soon as possible.

- **Do assets count?**

For most people, assets do not count for MaineCare eligibility. Assets are only counted if someone has Medicare or is over 64 years old. Even if you have an asset test because you're over 64 years old or because you have Medicare, it's important to know that many assets will not count against you. You can own a home, land that the home is on, cars and many other assets and still get MaineCare coverage!

- **What if my income is too high to qualify for MaineCare?**

Someone who is over income for MaineCare could be offered "Medically Needy" coverage if they have a lot of medical bills. This is also called the "Spend Down" or "Deductible" program. Basically, if your medical bills go over a certain amount during a (usually) six-month period, MaineCare will kick in and cover you for the rest of that time period. This can be an important safety net if you have high medical bills. You may be able to get more help through other programs. For more information, about this option, contact Consumers for Affordable Health Care's HelpLine at 1-800-965-7476.

- **Do I have to apply for MaineCare every year?**

Every MaineCare member gets a yearly financial review from the eligibility office and some members get a yearly medical review. **Mark your calendar for a reminder. Whenever you get a review form, make sure to return it on time. If you do not, you could lose MaineCare coverage.**



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