

*Did you know?*

## **Maine has a MaineCare Option for Workers with Disabilities.**

**This option allows you to earn more and still keep your MaineCare benefits.**



*Paul R. LePage, Governor*

*Department of Health  
and Human Services*

*Maine People Living  
Safe, Healthy and Productive Lives*

*Mary C. Mayhew, Commissioner*

### **You may qualify for this MaineCare Option if:**

1. You meet the Social Security guidelines for a disability; and
2. You have earnings, usually from a job; and
3. You meet the following financial guidelines:

#### **If you are single:**

Your monthly income from retirement, Social Security or other income that is not wages from a job must be \$908 or less after deductions. (Not all income is counted - income could be as high as \$983 a month);

Your wages from a job, added to the income that is not from a job, must be \$2,269 or less after deductions. (Not all income is counted, so you may still be eligible.);

And your assets are \$8,000 or less. (Not all assets are counted. For example, your home, car and up to \$8,000 in savings are not counted.)

#### **If you are married:**

Your monthly income from retirement, Social Security or other income that is not wages from a job must be \$1,226 or less after deductions. (Not all income is counted - income could be as high as \$1,326 a month);

Your wages from a job, added to the income that is not from a job, must be \$3,065 or less after deductions. (Not all income is counted, so you may still be eligible.);

And your assets are \$12,000 or less. (Not all assets are counted. For example, your home, car and up to \$12,000 in savings are not counted.)

#### **What will it cost?**

There will be no cost until your income is over \$1,362 a month, if you are single.

Above that, you pay \$10-\$20 a month.

There is no cost if you are paying your Medicare Part B premium.

**See the back of this sheet for examples of how a person becomes eligible for MaineCare through this Option.**

**If you meet the three guidelines listed above,  
you may be eligible for MaineCare through this Option.**

**Even if your income is above these amounts, you may still be able to get MaineCare. Not all income is counted. Contact your local Department of Health and Human Services or a Benefits Specialist to see if you qualify.**

The two examples below show eligibility tests for this option. Call the local office of the Department of Health and Human Services to see how this might work for you. Ask about the Option that allows workers with disabilities to work and keep their MaineCare benefits.

**EXAMPLE #1 – A single person with a disability receives income from Social Security and a job. Is this person eligible?**

Step #1(earnings from Social Security)

\$983	Gross monthly SSDI before any deductions
- \$75	Federal & State disregards
\$908	Countable income

**This person passes because total from Social Security is not more than \$908.**

Step #2 (add all income, including earnings from Social Security and wages from a job)

\$983	Total monthly Social Security income
- \$20	Federal disregard
\$963	Remaining Social Security income
\$648	Weekly wage earnings
\$2,786	Monthly wage earnings (weekly times 4.3)
- \$ 65	Work disregard
\$2,721	
-1,360	Disregard one-half
\$1,361	Remaining wage income
+\$963	Add remaining Social Security
\$2,324	Total income
- \$ 55	Additional State disregard
\$2,269	<i>Total Countable Monthly Income</i>

**The person in Example #1 is eligible because total monthly countable income is not more than \$2,269. They would pay a monthly MaineCare premium of \$20.**

**For more information, go to:**  
<http://www.maine.gov/dhhs/oes/work/>

**To contact a Benefits Specialist, contact:**  
**Maine Medical Center**  
**Department of Vocational Services**  
 888-208-8700 Toll Free  
 207-662-4900 TTY  
[www.benefitsandworkinme.org](http://www.benefitsandworkinme.org)

**EXAMPLE #2 – A single person with a disability receives income only from a job (no SSDI, pension or other income). Is this person eligible?**

Step #1

**Only income is from wages so this step is skipped**

Step #2 (earnings from a job)

\$1,100	Weekly wage earnings
\$4,730	Monthly wage earnings (weekly times 4.3)
- \$ 85	Federal & State disregards
\$4,645	
-2,322	Disregard one-half
\$2,323	Total income
- \$ 55	Additional State disregard
\$2,268	<i>Countable Monthly Income</i>

**The person in Example #2 is eligible because total monthly countable income is not more than \$2,269. They would pay a monthly MaineCare premium of \$20.**



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*We are DHHS.*

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