

*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*

*MaineCare Services*

*An Office of the  
Department of Health and Human Services*

*Mary C. Mayhew, Commissioner*

### **You may qualify for this MaineCare Option in 2018 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 \$1,012 or less after deductions. (Not all income is counted - income could be as high as \$1,087 a month);

Your wages from a job, added to the income that is not from a job, must be \$2,530 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 \$1,372 or less after deductions. (Not all income is counted - income could be as high as \$1,472 a month);

Your wages from a job, added to the income that is not from a job, must be \$3,430 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 \$1,518 a month if you are single (\$2,058 a month if married). 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, also known as the “Working Disabled” program.**

**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 Community Work Incentives Coordinator (CWIC) 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)**

\$1,087	Gross monthly SSDI before any deductions
<u>- \$75</u>	Federal & State disregards
\$1,012	Countable income

**This person passes because total from Social Security is not more than \$1,012.**

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

\$1,087	Total monthly Social Security income
<u>- \$20</u>	Federal disregard
\$1,067	Remaining Social Security income
\$3,101	Monthly wage earnings
<u>- \$ 65</u>	Work disregard
\$3,036	
<u>-\$1,518</u>	Disregard one-half
\$1,518	Remaining wage income
<u>+\$1,067</u>	Add remaining Social Security
\$2,585	Total income
<u>- \$ 55</u>	Additional State disregard
\$2,530	<i>Total Countable Monthly Income</i>

**The person in Example #1 is eligible because total monthly countable income is not more than \$2,530. They would pay a monthly MaineCare premium of \$20.**

**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)**

\$5,255	Monthly wage earnings
<u>- \$ 85</u>	Federal & Work disregards
\$5,170	
<u>-\$2,585</u>	Disregard one-half
\$2,585	Total income
<u>- \$ 55</u>	Additional State disregard
\$2,530	<i>Countable Monthly Income</i>

**The person in Example #2 is eligible because total monthly countable income is not more than \$2,530. They would pay a monthly MaineCare premium of \$20.**



Paul R. LePage, Governor

Department of Health  
and Human Services

*Maine People Living  
Safe, Healthy and Productive Lives*

Mary C. Mayhew, Commissioner

*Caring..Responsive..Well-Managed  
We are DHHS.*

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**To speak with a Community Work Incentives Coordinator (CWIC), contact:**

**Benefits Counseling Services  
Maine Medical Center  
Department of Vocational Services  
Toll Free 1-888-208-8700  
[www.benefitsandworkinme.org](http://www.benefitsandworkinme.org)**