MaineCare: Serving Your Family, Friends and Neighbors





MaineCare serves 267,000 low-income Maine residents

- Most MaineCare spending—68 cents out of each dollar—supports seniors and people with disabilities, even though they make up only 40% of enrollees.
- Nearly all of the remaining spending and enrollment is for children, parents, and pregnant women.
- About half of MaineCare enrollees live in rural areas of the state.



Seniors and people with disabilities \$0.68

Other children and adults, primarily parents and pregnant women \$0.32

MaineCare keeps children and their parents healthy

- MaineCare covers 1 in 3 children under age 19 and 43% of births in the state.
- Children in families with incomes up to 213% of the federal poverty level (FPL), or \$43,495 per year for a family of 3, are eligible for MaineCare. The limit is similar (214% FPL) for pregnant women. Parents with dependent children are eligible in families with incomes up to 105% FPL, or \$21,441 per year for a family of 3.
- **101,000** Children



- Children are more likely to be insured when their parents have coverage. When MaineCare parent eligibility was reduced by half in 2013, child enrollment also fell, despite their children still being eligible.
- MaineCare's comprehensive coverage for children includes preventive and other routine care, along with dental, mental health, developmental, and other specialty services. This coverage is particularly important for the 35% of MaineCare children with special health care needs, including a growing number in foster care.
- As the largest payer of maternity services in the state, MaineCare plays a key role in reducing preterm births and improving care and overall health for women and babies. MaineCare also promotes healthy birth spacing and reduces unintended pregnancies through its coverage of family planning services, which are funded with 90% federal dollars.

46,000
Parents and pregnant women



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MaineCare helps seniors and people with disabilities

Most seniors and many people with disabilities have Medicare as their primary source of health coverage. Those with low incomes are also eligible for MaineCare, which helps 1 in 3 Maine Medicare beneficiaries reduce their out-of-pocket costs by paying their premiums and, in many cases, copayments for doctor visits and hospital stays. Without MaineCare, Medicare premiums alone would cost low-income seniors and people with disabilities more than \$1,300 per year.

50,000 **Seniors**

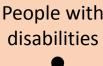


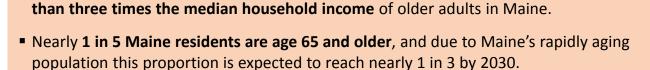
 MaineCare includes benefits not covered by Medicare or private health insurance, most notably long-term services and supports. As the state's largest payment source for long-term care, MaineCare helps people remain in their homes for longer and afford nursing home care when they need it.

MaineCare's coverage of long-term services and supports is essential given the high

cost of these services. The median cost of a private room in a nursing facility is more

62,000 People with







People with disabilities served by MaineCare include both children and adults with a wide range of physical and behavioral health conditions, including brain injuries from trauma, intellectual and developmental disabilities, and severe mental illness.

MaineCare supports access to care in rural areas

- For low-income working families, employer coverage may be too expensive or not available at all—particularly among rural Mainers, who are more likely to rely on MaineCare (23%) than others in the state (18%).
- MaineCare provides nearly 1 in 4 dollars for community health centers that ensure access to primary care, particularly for people who live far from hospitals and other health care facilities. These centers also play an important and growing role in delivering dental, mental health, and substance use disorder services.
- MaineCare covers telehealth services (such as video calls with health care providers), which means patients can avoid traveling significant distances to receive care. Travel can be particularly burdensome for low-income rural residents and working families who may lack transportation options or paid time off.

MaineCare in the state economy

■ MaineCare is critical to the financial health and stability of hospitals and other health care providers. It ensures access to care throughout the state and keeps jobs in local communities, especially rural areas. Health care is the largest source of employment in Maine, with wages that are 17% above the state average.