

MaineCare: What Everyone Should Know About Maine's Medicaid Program



Keeping Maine healthy in the long run

- MaineCare is the state's largest payment source for long-term services and supports, helping people remain in their homes longer and afford nursing home care when they need it.
- MaineCare is important given Maine's aging population. Seniors account for nearly 1 in 5 MaineCare enrollees, the highest share nationwide and double the U.S. average.

- More than **2 in 3** MaineCare children and adults under 65 live in families with a worker. Illness or disability is the most common reason for not working.

Who is covered by MaineCare?

267,000 low-income Maine residents, including:

101,000
Children



46,000
Parents and pregnant women



50,000
Seniors



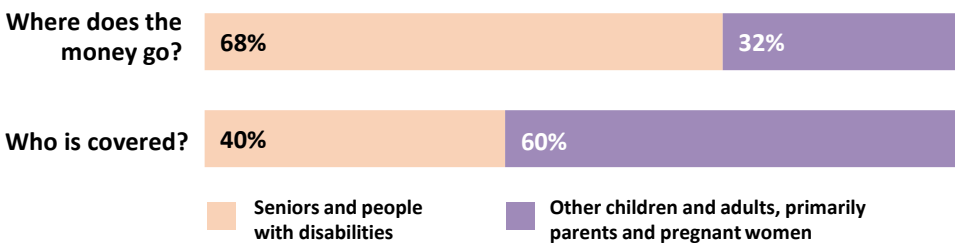
62,000
People with disabilities



- MaineCare covers 1 in 3 children and 43% of births in Maine.
- It makes health care affordable and fills gaps in other coverage, including Medicare, for low-income Mainers.

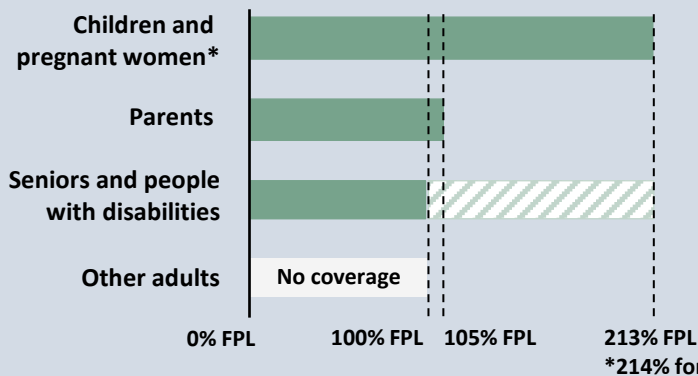
Spending for people covered by MaineCare

- Most MaineCare spending (68%) supports seniors and people with disabilities, even though most enrollees (60%) are children and parents.



Eligibility for MaineCare coverage

- For low-income working families, health insurance through an employer 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%). Not all low-income eligible individuals are eligible for MaineCare.



Annual income thresholds for MaineCare

	100% FPL	213% FPL
Individual	\$12,060	—
Family of 2	\$16,240	\$34,591
Family of 3	\$20,420	\$43,495

FPL = federal poverty level

■ MaineCare

▨ Varies based on Medicare and long-term care status

*214% for pregnant women

What does MaineCare cover, and who provides the care?

- Covered services include:
 - Care ranging from routine checkups and prescription drugs to hospital stays for serious illnesses.
 - Treatment for those impacted by the opioid epidemic and other public health problems.
 - Mental health treatment and related services for people of all ages, including the 35% of MaineCare children with special health care needs.
 - School-based services, along with screenings and referrals for children to receive needed care.
 - Home health, nursing home, and other long-term services and supports that would otherwise be unaffordable for families.
- People covered by MaineCare receive services from private doctors, hospitals and other health care providers across the state. For example, more than 40,000 MaineCare enrollees visit community health centers each year, which play an important role in ensuring access to primary care.

What is the role of MaineCare in the state's 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.
- MaineCare provides economic benefits by generating employment, income, and tax revenues.

- MaineCare is jointly financed by the federal government and the state. For each \$100 spent on MaineCare, the federal government pays \$64 and Maine pays \$36.

- If MaineCare were expanded to additional adults, the federal government would pay up to 90% of the cost.

- MaineCare was 33% of the state's total budget of \$7.7 billion in 2015, including both state and federal funds.
- The program accounted for 19% of state funds in the state budget, and 62% of federal funds.

