



State Resources for Seniors in Maine

Many seniors face high costs for their medical care and prescription drug coverage, and finding the funds to pay for these health care expenses can be stressful. We created this guide covering all of the available health insurance and prescription drug coverage programs in your state so you can take care of your health without worrying about the cost. Included in the guide are the benefits details, eligibility requirements, and application processes for available health insurance and prescription drug coverage programs for seniors in your state.

Financial Assistance for Senior Living & Senior Care

About 21% of Maine's population are seniors aged 65 or older, and many of them will likely need long-term care at some point. Long-term care includes medical and non-medical personal care that helps aging adults safely live in their homes or long-term care facilities.

Older adults on fixed incomes may struggle to cover their senior living and care costs. Seniors often need long-term care services to ensure their continued health and safety. Whether they receive these services in their homes or a residential care setting, Maine offers programs to help seniors pay for services they need but may not be able to afford.

Medicaid

Seniors aged 65 or older may qualify for MaineCare, Maine's Medicaid program. MaineCare may help cover long-term care costs, including rooms, nursing care, food, routine supplies and equipment provided in nursing homes or assisted living services supplied in adult family care homes. Seniors seeking long-term care in their homes may qualify for a Home and Community-Based Services waiver.

Seniors over the income or asset limits may still qualify for MaineCare but have a deductible based on their income. The Department of Health and Human Services, Office for Family Independence processes MaineCare applications and determines eligibility. However, the Office of MaineCare Services administers the program once you're enrolled.

How to Apply

Seniors may apply for MaineCare online through My Maine Connection or in person at the nearest district DHHS office. They may also download a paper MaineCare Application or Application for Long-Term Care MaineCare and submit it by:

- Email: Farmington.DHHS@Maine.gov
- Fax: (207) 778-8429
- Mail: Office for Family Independence, 114 Corn Shop Lane, Farmington, ME 04938

Applicants needing help filling out their application may call (855) 797-4357. The OFI contacts applicants if it needs additional information or documents.

Eligibility

To qualify for MaineCare, seniors must:

- Reside in Maine
- Be a U.S. citizen or qualified noncitizen
- Be aged 65 or older, or younger with a disability
- Meet income and asset limits

	Monthly Income Limits*	Asset Limits*
Single Applicants	\$1,133	\$13,460
Married Applicants	\$1,526	\$18,300

*These limits are current as of 2022 but often change yearly. Contact your district DHHS Office for the latest information.

Medicare

Medicare is the federal health insurance program for older adults (65+) and some younger people with disabilities. Part A, which covers inpatient care, may also cover medically necessary care delivered in a skilled nursing facility.

How to Apply

To apply for Medicare online, visit the Social Security Administration website, agree to the terms of service and fill out the application. To apply by telephone, call (800) 772-1213. If you prefer to apply in person, use the SSA office locator to find a nearby Social Security office.

Eligibility

You may qualify for Medicare coverage if any of the following apply:

- You're at least 65 years old.
- You have end-stage renal disease.
- You're under age 65 and have a disability.

If you or your spouse worked and paid Medicare taxes for at least 10 years, you qualify for premium-free Part A coverage. You may also qualify for premium-free coverage if you've been receiving disability benefits for at least 24 months, you're on kidney dialysis or you need a kidney transplant.

Home and Community Benefits for the Elderly and Adults with Disabilities

Home and Community Benefits for the Elderly and Adults with Disabilities provides a full benefits package for seniors who don't live in institutional nursing facilities. It offers in-home care and other services designed to help seniors safely remain in their homes or other residential community settings. Services may include assistive technology devices, personal care services, environmental modifications, home-delivered meals, home health services and transportation services, among others. However, services are subject to funding availability.

How to Apply

The Maine DHHS Office of Aging and Disability Services administers HCB for the Elderly. Seniors should complete an Application for Long-Term Care MaineCare, which they may do online through My Maine Connection or in person at their nearest district DHHS office. DHHS or the Assessing Services Agency, the Department's authorized entity, must conduct a Medical Eligibility Determination assessment to establish eligibility for HCB services. Seniors aged 65 or older must require the level of care provided in a nursing facility as indicated in the medical review. DHHS or an agency it works with must approve an Individual Plan of Care. HCB has a limited number of spaces. Eligible seniors can't receive a home and community benefits package until an opening becomes available. Seniors needing help completing their application may call the OFI at (855) 797-4357.

Eligibility

To be eligible for services under the HCB, seniors must:

- Be over the age of 65 or blind or disabled
- Meet the general MaineCare eligibility requirements
- Be a resident of Maine
- Require a nursing facility level of care
- Not have their health and welfare endangered by receiving services in the home or community

To be eligible to receive care under this waiver, applicants must have a permanent or chronic disability or functional impairment that interferes with their ability to maintain self-care and daily living skills without assistance. Recipients wanting to exercise the Participant-Directed Option to direct their own services must have the cognitive capacity to self-direct their attendant(s) as assessed by the ASA and determined by MED findings.

Health Insurance & Prescription Drug Coverage for Seniors

As your body ages, you often become more vulnerable to injuries and illnesses. Seniors living on a fixed income may find it difficult to pay for health insurance and prescription drug coverage, essential for their ongoing medical needs. Maine offers several programs that help seniors cover health insurance and prescription costs.

Medicaid

MaineCare pays for medically necessary services based on your age and medical needs. Covered services may include doctor and hospital visits, X-rays, labs and prescriptions.

How to Apply

Apply online through My Maine Connection or in person at a district DHHS office. You can also mail, fax or email a completed MaineCare Application. Call (855) 797-4357 for assistance filling out the application.

Eligibility

To qualify for MaineCare, seniors must:

- Reside in Maine
- Be a U.S. citizen or qualified noncitizen
- Be aged 65 or older, or younger with a disability
- Meet income and asset limits

	Monthly Income Limits*	Asset Limits*
Single Applicants	\$1,133	\$13,460
Married Applicants	\$1,526	\$18,300

*These limits are current as of 2022 but often change yearly. Contact your district DHHS Office for the latest information.

Drugs for the Elderly and Disabled

Seniors may qualify for discounted prescriptions through the Drugs for the Elderly and Disabled program. DEL provides up to 80% off the cost of some prescription medications. Recipients may have a \$2 copayment. Call the Pharmacy Help Desk at (866) 796-2463 for assistance.

How to Apply

Apply online through My Maine Connection or in person at a district DHHS office. You can also mail, fax or email a completed MaineCare Application. Call (855) 797-4357 for assistance filling out the application.

Eligibility

To be eligible for DEL, you must be:

- Aged 62 or older
- Aged 19 to 61 and meet SSI disability criteria
- Meet income and asset limits

	Monthly Income Limits*	Asset Limits*
Single Applicants	\$2,096	\$50,000
Married Applicants	\$2,832	\$75,000

*These limits are current as of 2022 but often change yearly. Contact your district DHHS Office for the latest information.

Medicare

Original Medicare consists of Part A, which covers services provided on an inpatient basis, and Part B, which covers outpatient services. For example, Part A covers nursing care provided during a hospital stay, while Part B covers things like doctor visits and durable medical equipment.

How to Apply

To apply for Medicare online, visit the Social Security Administration website and fill out the form. You can also apply by telephone or in person. Call (800) 772-1213 to speak with a representative or use the online locator to find a Social Security office near you.

Eligibility

To receive Medicare benefits, you must be at least 65 years old or have a qualifying disability or end-stage renal disease. Everyone pays a premium for Part B, but you may qualify for premium-free Part A coverage if you or your spouse worked and paid Medicare taxes for at least 10 years.

Medicare Advantage

Original Medicare is managed by the federal government, but Medicare Advantage Plans are sold by private insurance companies. Each plan must offer at least the same amount of coverage as Original Medicare, but many insurers offer extra benefits to make their plans more attractive to consumers.

How to Apply

Use the Find a Medicare Plan tool on Medicare.gov to compare Medicare Advantage Plans in your state. When you're ready to enroll, call (800) 633-4227 or contact the plan provider directly.

Eligibility

If you're eligible for Original Medicare, you are likely eligible for Medicare Advantage; however, confirm eligibility requirements with the plan provider.

Medicare Part D

Original Medicare doesn't cover most prescription drugs, so you may want to enroll in Medicare Part D, a supplemental plan that pays for a wide range of medications. Each plan has a formulary that explains how much coverage is provided for each type of drug. Most Medicare Advantage Plans include prescription drug coverage, and you can't enroll in Medicare Part D if you have a Medicare Advantage Plan that pays for prescription medications.

How to Apply

Use the Find a Medicare Plan tool on Medicare.gov to find a plan that meets your needs. When you're ready to enroll, contact the plan directly for instructions on applying for coverage.

Eligibility

To qualify for Medicare Part D, you must be enrolled in Medicare Part A and Medicare Part B (Original Medicare) or one of the few Medicare Advantage Plans that doesn't cover prescription drugs.

Medicare Savings Programs

If you have Medicare, you may qualify for a Medicare Savings Plan or Buy-In. Depending on your income, MaineCare may pay for Part A and/or Part B premiums, Medicare deductibles and coinsurance or copayments. There are three Medicare Savings Programs in Maine:

- **Qualified Medicare Beneficiary:** This MSP helps pay for Medicare Part A/Part B premiums, Part A/Part B deductibles and Part A/Part B coinsurance.
- **Specified Low-Income Medicare Beneficiary:** The SLMB program helps pay Medicare Part B premiums.
- **Qualified Individual:** The QI program also helps participants pay their Medicare Part B premiums, but it has higher income limits than the QMB and SLMB programs.

How to Apply

Low-income seniors with Medicare or eligible for Medicare can apply for a Medicare Savings Plan online through My Maine Connection or in person at their nearest district DHHS office. They may also download a paper MaineCare Application and place check marks in the boxes marked MaineCare and Medicare Savings Program, then return it through:

- Email: Farmington.DHHS@Maine.gov
- Fax: (207) 778-8429
- Mail: Office for Family Independence, 114 Corn Shop Lane, Farmington, ME 04938

Eligibility

To qualify for the various Medicare Savings Programs, you must meet the relevant monthly income and asset limits and be:

- Eligible for Medicare Part A
- Eligible for Medicare Part B
- A Maine resident
- A U.S. citizen

Program	Single Income Limits*	Married Income Limits*	Single Asset Limits*	Married Asset Limits*
Qualified Medicare Beneficiary	\$1,699	\$2,289	\$50,000	\$75,000
Specified Low-Income Medicare Beneficiary	\$1,926	\$2,594	\$50,000	\$75,000
Qualified Individual	\$2,096	\$2,823	\$50,000	\$75,000

*These limits are current as of 2022 but often change yearly. Contact your local Medicare office for the latest information.

Cash Assistance Programs for Seniors

Cash assistance programs help pay for expenses not covered by health insurance, senior living programs and other forms of aid. These benefits can be used to pay for toiletries, public transportation, utilities and other necessities.

Social Security

Social Security is a source of income available to retirees and people who can no longer work because of a disability. The money for Social Security comes from a payroll tax levied on employers, employees and self-employed individuals. When you retire, you'll receive monthly payments based on how much you earned when you were working.

How to Apply

To apply online, visit the Social Security website and fill out the application. You can also call (800) 772-1213.

Eligibility

To qualify for Social Security, you must earn at least 40 Social Security credits in your lifetime. Working and paying your portion of the Social Security payroll tax helps you earn these credits.

Supplemental Security Income

Supplemental Security Income is a tax-funded program that provides monthly payments to help aged, blind and disabled people meet their basic needs.

How to Apply

To apply for SSI, fill out the online application, call (800) 772-1213 or visit your local Social Security office.

Eligibility

SSI has the following eligibility requirements:

Basic Requirements	Aged 65, blind or disabled.
Citizenship	U.S. citizen, U.S. national or resident alien.
Countable Resources	\$2,000 for individuals/\$3,000 for married couples.
Income	Countable income can't exceed the federal benefit rate.

Assistance at Home

Older adults often need assistance to safely remain in their homes, where they can age in familiar surroundings. Many low-income seniors may need financial assistance for essential services like heating and cooling. Property tax deferrals help ensure they won't lose their homes. Programs that help with home modifications make residences safer for frail adults, and transportation services get them to vital appointments. Several Maine programs offer these services to ensure seniors across the state have the support they need while living at home.

Eligibility	Contact	Description
State Property Tax Deferral Program		
<ul style="list-style-type: none"> • Must be aged 65 or older or permanently disabled and unable to pay state property taxes • Must have an income of less than \$40,000 and liquid assets of less than \$50,000 or \$75,000 if filing a joint application 	(207) 624-5600	The State Property Tax Deferral Program allows older homeowners to defer paying property taxes until they move, sell, or pass away. Seniors must submit a Property Tax Deferral Application with their local municipal assessor between January 1 and April 1.
MaineHousing's Home Accessibility and Repair Program		
<ul style="list-style-type: none"> • Must have owned and lived in the home being renovated or repaired for at least one year before applying • Have a household income at or below 80% AMI Income Limits 	(207) 624-5744	MaineHousing's Home Accessibility and Repair Program issues grants to low-income homeowners who can't afford necessary home repairs and improvements. Grants may cover modifications to help disabled persons or those experiencing physical barriers to living at home to remain in their residences.
Maine Home Energy Assistance Program		
<ul style="list-style-type: none"> • Must meet income limits: \$2,433 for single seniors or \$3,181 for couples • Must provide proof of gross household income, home address, recent utility bills and fuel type 	(877) 544-3271, or contact your local Community Action Agency	HEAP helps low-income seniors pay for heating costs. HEAP applicants may also apply for the Low-Income Assistance Program, which pays for electricity costs by providing a credit on the recipient's electric bill.

Non-Emergency Transportation		
<ul style="list-style-type: none"> • Must be a MaineCare recipient without access to reliable transportation 	(800) 977-6740	MaineCare covers non-emergency transportation for eligible recipients at no charge. You may get a ride to MaineCare-covered appointments or have rides reimbursed by MaineCare. The NET program works with transportation brokers to schedule rides for members.
Lifeline Program		
<ul style="list-style-type: none"> • Annual income can't exceed \$28,500 for a one- or two-person household • At least one household member must be enrolled in a qualifying public assistance program (e.g. Medi-Cal, SSI, SNAP) 	Contact your telephone company to begin the application process	The LifeLine Program offers a discount on landline or mobile telephone service, ensuring that participants can stay in contact with loved ones.