

# Measures of Child and Family Economic Security for Families Participating in Maine's Public Assistance Programs

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Submitted to the Joint Standing Committee on Health and Human Services pursuant to MRS Title 22, §3109

Prepared by the Maine Department of Health and Human Services Office for Family Independence and Research and Evaluation Team

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#### **Introduction and Background**

The 129<sup>th</sup> Maine Legislature enacted Public Law 2019, Ch. 485, introduced as LD 1774, *An Act to Reduce Child Poverty by Leveraging Investments so Families Can Thrive* (LIFT). This law takes important steps toward policy changes that reduce child poverty, increase food security, and create stronger bridges to employment for families and children. It also requires the Department of Health and Human Services (DHHS) to collect and provide data regarding the economic security of children and families. Specifically, the language requires that the Department shall obtain and compile data annually "regarding child and family economic security from those sources reasonably available to the Department, including, but not limited to, data collected and maintained by the Department, data available from the Department of Labor and the Department of Administrative and Financial Services, Bureau of Revenue Services or other state or federal agencies and such other data as can reasonably be obtained from other public or private sources upon request."

This report serves as the first iteration of work to meet that requirement. The Department welcomes feedback on the content, format, and presentation of this initial report.

#### **Organization of Report**

The report is organized into sections based on the order of requirements as included in 22 MRS §3109.<sup>1</sup>

Each data section will include the specific statutory requirement, requested data that can reasonably be obtained by the Department, data sources, and other relevant descriptive information to help with interpretation of the data.

Department work on this report began during calendar year 2020 when data for that calendar year was not yet available. Due to this limitation, this initial report will contain only four years of data. The report submitted in January 2022 and annually thereafter will contain a full five-year period as required.

In the development of this initial report, the Department took the opportunity to document all data discussions, preserve data queries utilized, and develop a uniform format which will be used to inform future annual reports.

A list of acronyms and term definitions can be found at the end of the report.

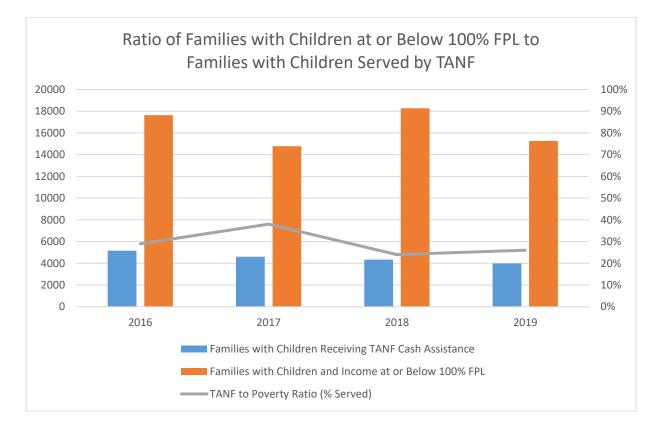
<sup>&</sup>lt;sup>1</sup> <u>https://legislature.maine.gov/statutes/22/title22sec3109.html</u>

#### Report

## A. Ratio of Families with Children Receiving TANF and Families with Children and Income at or below 100% at the Federal Poverty Level (FPL)

These data reflect the ratio of families with children receiving TANF compared to the number of Maine families with children *and* income at or below 100% of the federal poverty level (also known as the TANF to Poverty Ratio) in the years 2016 to 2019. These data rely on an annual monthly average and reflect a periodic average, over the four years, of 28% of Maine families with children and income at or below 100% the Federal Poverty Level are receiving TANF cash assistance.

Calendar Year	Families with Children Receiving TANF Cash Assistance	Families with Children and Income at or Below 100% FPL	Ratio of TANF Families to Families < 100% FPL
2016	5,167	17,634	29%
2017	4,604	14,772	31%
2018	4,335	18,271	24%
2019	3,980	15,264	26%



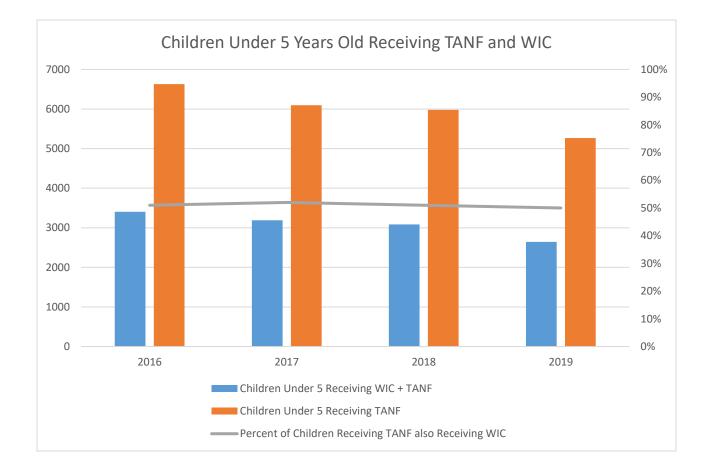
<u>Data Details</u>: Families with Children includes a household which includes a parent or specified relative with at least one minor child also residing in the household. Those families defined as receiving TANF must have at least one household member eligible for and in receipt of the TANF monthly cash benefit. For example, one family may include a sole parent receiving Supplemental Security Income (SSI) benefits (and therefore, not eligible to receive TANF cash benefits) and one child who is eligible for the TANF monthly cash benefit. The included counts are a monthly average by calendar year to better relate to the US Census Bureau data.

Data Sources: TANF Counts: ACES Families Below 100% FPL: US Census Bureau, 1-Year American Community Survey

#### B. Percentage of Children Under 5 Years of Age Receiving TANF and WIC

The percentage of children, under 5 years of age, receiving TANF that also received assistance through WIC in a single year between 2016 and 2019 or any combination of years during that period.

Calendar Year	Children Under 5 Receiving WIC + TANF in Same Year	Children Under 5 Receiving TANF	% of Children Under 5 Receiving WIC also Receiving TANF
2016	3,403	6,628	51%
2017	3,191	6,096	52%
2018	3,086	5,977	51%
2019	2,642	5,268	50%



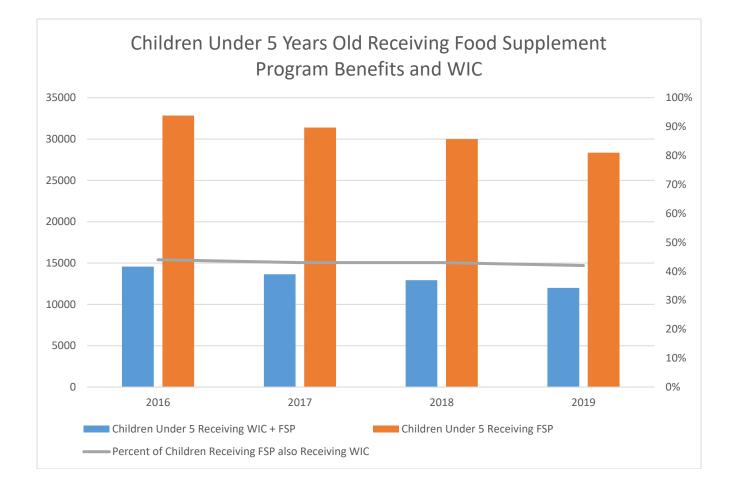
<u>Data Details</u>: Children under 5 includes birth through the month the child turns 5 years of age. Children included for both TANF and WIC counts must have been in the program for at least one month in the calendar year. These counts are distinct counts by year, meaning each child will only be counted once in a calendar year.

Data Sources: TANF Counts: ACES WIC Counts: SPIRIT

#### C. Percentage of Children Under 5 years of Age Receiving Food Supplement Program Benefits and WIC

The percentage of children under 5 years of age receiving food supplement benefits (also known as Supplemental Nutrition Assistance Program/SNAP) that also receive assistance from WIC in the previous 4 calendar years is stated below.

Calendar Year	Children Under 5 Receiving WIC + FSP	Children Under 5 Receiving FSP	% of Children Under 5 Receiving FSP also Receiving WIC
2016	14,575	32,846	44%
2017	13,633	31,397	43%
2018	12,935	29,992	43%
2019	11,990	28,353	42%



<u>Data Details</u>: FSP includes state and federally funded Food Supplement Benefits or SNAP. Children under 5 includes children from birth through the month the child turns 5 years of age. Children included for both FSP and WIC counts must have been in the program for at least one month in the calendar year. These counts are distinct counts by year, meaning each child will only be counted once in a calendar year.

FSP Counts: ACES WIC Counts: SPIRIT

Data Sources:

#### D. For All Families for Whom TANF Cash Assistance has Terminated

The below section includes a combination of data from the Department of Labor (DOL) and ACES. ACES data are used to determine the proper FPL household limits using DOL data as the income source. Cases are included where TANF is closed for 30 days or more and meet the below criteria. We then follow-up at month 3 after closure (Q2) and then again at month 9 (Q4) to identify if households tend to stay off TANF or reopen at a later date. NOTE: 2019 Q2 and Q4 data will be included as part of the 2022 data set.

	At Termination				Q2			Q4		
	#	Total	%	#	# Total %		#	Total	%	
2016	2,516	4,739	53%	2,495	4,739	53%	2,511	4,739	53%	
2017	2,069	4,032	52%	2,104	4,032	52%	2,044	4,032	51%	
2018	1,878	3,928	48%	1,998	3,928	51%	2,005	3,928	51%	
2019	1,591	3,436	46%							

1. The number and percentage of families with no quarterly earnings

Data Details: This section includes all applicable households where DOL reports \$0 in quarterly earnings.

2. The number and percentage of families with quarterly earnings from unsubsidized employment that are below 50% of the federal poverty level

	At Termination			Q2			Q4			
	#	Total	%	#	Total	%	#	Total	%	
2016	1,007	4,739	21%	723	4,739	15%	651	4,739	14%	
2017	708	4,032	18%	587	4,032	15%	523	4,032	13%	
2018	735	3,928	19%	526	3,928	13%	516	3,928	13%	
2019	587	3,436	17%							

Data Details: This section includes TANF households where DOL reported household income less than 50% of the FPL.

3. The number and percentage of families with quarterly earnings from unsubsidized employment that are at least 50% but below 100% of the federal poverty level

	At Termination				Q2			Q4			
	#	Total	%	#	Total	%	#	Total	%		
2016	820	4,739	17%	853	4,739	18%	816	4,739	17%		
2017	807	4,032	20%	703	4,032	17%	670	4,032	17%		
2018	800	3,928	20%	644	3,928	16%	586	3,928	15%		
2019	710	3,436	21%								

<u>Data Details</u>: This section includes TANF households where DOL reported household income greater than or equal to 50% of the FPL and less than 100% for the household size.

4. The number and percentage of families with quarterly earnings from unsubsidized employment that are at least 100% but below 150% of the federal poverty level

	At Termination			Q2			Q4		
	#	Total	%	#	Total	%	#	Total	%
2016	275	4,739	6%	366	4,739	8%	398	4,739	8%
2017	275	4,032	7%	316	4,032	8%	370	4,032	9%
2018	307	3,928	8%	382	3,928	10%	365	3,928	9%
2019	307	3,436	9%						

<u>Data Details</u>: This section includes TANF households where DOL reported household income greater than or equal to 100% of the FPL and less than 150% for the household size.

5. The number and percentage of families with quarterly earnings from unsubsidized employment that are at least 150% but below 200% of the federal poverty level

	At Termination			Q2			Q4			
	#	Total	%	#	Total	%	#	Total	%	
2016	78	4,739	2%	209	4,739	4%	232	4,739	5%	
2017	129	4,032	3%	198	4,032	5%	273	4,032	7%	
2018	155	3,928	4%	247	3,928	6%	270	3,928	7%	
2019	169	3,436	5%							

<u>Data Details</u>: This section includes TANF households where DOL reported household income greater than or equal to 150% of the FPL and less than 200% for the household size.

6. The number and percentage of families with quarterly earnings from unsubsidized employment that are at least 200% of the federal poverty level

	At Termination				Q2			Q4			
	#	Total	%	#	Total	%	#	Total	%		
2016	43	4,739	1%	96	4,739	2%	132	4,739	3%		
2017	44	4,032	1%	122	4,032	3%	149	4,032	4%		
2018	53	3,928	1%	131	3,928	3%	185	3,928	5%		
2019	72	3,436	2%								

<u>Data Details</u>: This section includes TANF households where DOL reported household income greater than or equal to 200% of the FPL for the household size.

7. The mean and median income of families with no quarterly earnings from unsubsidized employment

	At Terr	nination	Q	2	Q4		
	Mean	Median	Mean	Median	Mean	Median	
2016	\$1129.51	\$754.82	\$1126.09	\$770.00	\$1125.44	\$765.31	
2017	\$1173.75	\$811.54	\$1175.25	\$813.62	\$1177.18	\$818.78	
2018	\$1313.90	\$898.40	\$1319.69	\$939.28	\$1326.22	\$934.58	
2019	\$1472.19	\$1135.20	\$1490.68	\$1167.53	\$1499.40	\$1169.30	

Data Details: This chart includes only households that had their TANF terminated for whom DOL reported \$0 in earned income in the relevant quarter. Included income amounts consist of only Unemployment Insurance Benefits, Child Support, and/or other monies received from subsidized income sources as reported in ACES. These are mean and median income amounts by month at the start of each period – Termination, 2<sup>nd</sup> quarter following termination, and 4<sup>th</sup> quarter following termination. NOTE: A mean, or average, is the sum of the data points divided by the number of total data points. A median value is the middle number derived from an ordered list of data points.

8. The number and percentage of families receiving income from the Federal Supplemental Security Income or Federal Social Security Disability benefit programs \*

	Section A: Individuals in Receipt of SSI or SSDI at Termination of TANF			SSDI a	n B: Receip at 2nd Qua NF Termin	rter Post	Section C: Receipt of SSI or SSDI at 4th Quarter Post TANF Termination			
	#	Total	%	#	Total	%	#	Total	%	
2016	226	11,330	2%	192	11,330	2%	184	11,330	2%	
2017	157	10,166	2%	165	10,166	2%	145	10,166	1%	
2018	161	10,026	2%	148	10,026	1%	127	10,026	1%	
2019	121	8,142	1%							

<u>Data Details</u>: These data include only those households and individuals who remain open on an OFI program and have active data fields within the ACES system for the dates queried.

- 2019 data will be updated for the next report as the 2020 figures will be included at that time.
- SSI recipients cannot receive TANF and SSI concurrently. Previous TANF payments are taken into consideration when SSI benefit amounts are determined to ensure no duplication of funding.
- While it is possible that a household may have their TANF terminated twice in one of the above periods, those occurrences are rare and are not statistically significant. A minor percentage of 2% of the population was found.
- Data include records where DOL reported no wages and ACES reported otherwise; In this instance, data in ACES include only unearned income.
- Data is provided at an individual level as the figures on a per case basis returned results < .5%
- These totals include households that are were open on TANF and included a child that received SSI or SSDI.

#### Further Explanation:

Section A: At the time participation in the TANF program was terminated

- i. # is the total number of clients, receiving SSI or SSDI, who had their TANF benefit closed for 30 days or more, by year. This is not a distinct count and may include multiple instances of a single individual over the period.
- ii. Total = all TANF cases where benefits were terminated over the course of the year. This is not a distinct count and may include one case multiple times if the case opened and closed within the same calendar year.
- iii. % = calculated based on: #/Total\*100

Section B: During the 2nd quarter after participation in the TANF program was terminated

- i. # is the number of individuals in receipt of SSI or SSDI anytime within the 2<sup>nd</sup> quarter after participation in the TANF program was terminated.
- ii. Total is the baseline total count of individuals whose participation in the TANF program was terminated in the calendar year.
- iii. % = calculated based on: #/Total\*100

Section C: During the 4th quarter after participation in the program was terminated -

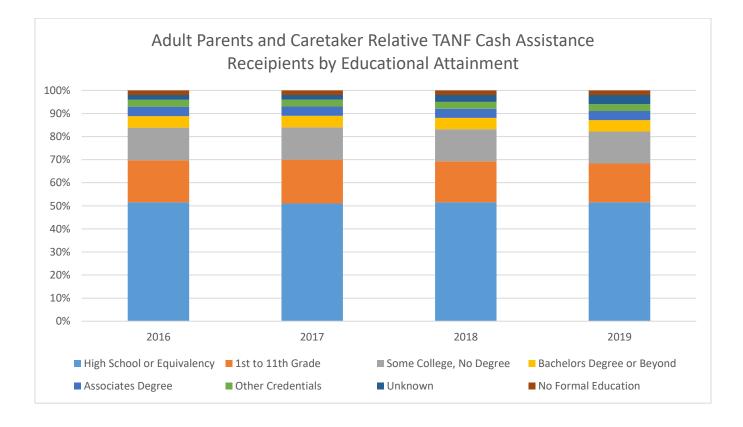
- i. # is the number of individuals in receipt of SSI or SSDI anytime within the 4<sup>th</sup> quarter after participation in the TANF program was terminated.
- ii. Total is the baseline total count of individuals whose participation in the TANF program was terminated in the calendar year.
- iii. % = calculated based on: #/Total\*100]

Data Sources for this section.: ACES MDOL

- E. Highest Level of Educational Attainment of Adult Parents or Caretaker Relatives Receiving TANF Cash Assistance or Prior Year Participation Termination
- 1. The table below shows the highest level of education attained by an adult parent or caretaker relative that received TANF cash assistance, by year.

	20:	16	20	17	2018		2019	
	Client	% of						
	Count	Total	Count	Total	Count	Total	Count	Total
Education Unknown	89	2%	93	2%	142	3%	180	4%
No Formal Education	131	2%	123	2%	109	2%	112	2%
1st to 11th Grade	1,052	18%	998	19%	890	18%	761	17%
High School or Equivalency	2,990	51%	2,664	51%	2,594	52%	2,367	52%
Other Credentials	182	3%	157	3%	140	3%	126	3%
Some College, No Degree	832	14%	731	14%	693	14%	651	14%
Associates Degree	248	4%	213	4%	181	4%	161	4%
Bachelor's Degree or Beyond	285	5%	252	5%	226	5%	212	5%
Total	5,809		5,231		4,975		4,570	

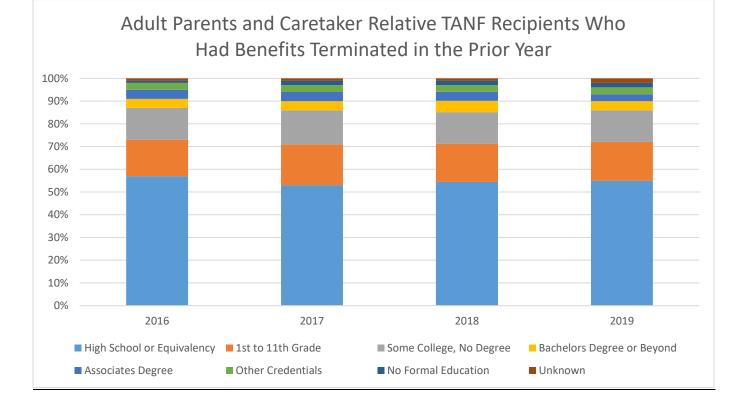
#### Highest Level of Educational Attainment for Adult Parents and Caretaker Relatives on TANF



2. This table also lists data regarding the highest level of education attained but differs in that it pertains solely to adult parents or caretaker relatives whose participation in the TANF program was terminated in the year prior.

Who Were Terminated in the Prior Year								
	20:	16	2017		2018		2019	
	Client	% of						
	Count	Total	Count	Total	Count	Total	Count	Total
Education Unknown	31	1%	41	1%	38	1%	49	2%
No Formal Education	44	1%	51	2%	43	2%	40	2%
1st to 11th Grade	543	16%	519	18%	466	17%	384	17%
High School or Equivalency	1,874	57%	1,502	53%	1,475	55%	1,234	55%
Other Credentials	107	3%	79	3%	77	3%	69	3%
Some College, No Degree	463	14%	419	15%	376	14%	312	14%
Associates Degree	127	4%	118	4%	99	4%	75	3%
Bachelor's Degree or Beyond	117	4%	117	4%	125	5%	83	4%
Total	3,306		2,846		2,699		2,246	

Highest Level of Educational Attainment for Adult Parents and Caretaker Relatives Who Were Terminated in the Prior Year



<u>Data Details</u>: Data in 2. show highest level of education at the time of TANF program termination. OFI does not consistently track the highest level of education after TANF program termination. Highest level of educational attainment is self-reported at the time of DHHS contact and is not required information or a required data field for eligibility determination.

Data Source: ACES

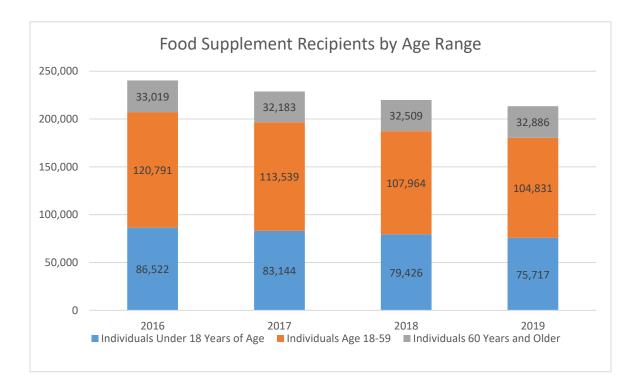
#### F. Age and Disabled Breakdown of Persons Receiving Food Supplement Assistance to Those Potentially Eligible for Food Supplement Assistance

The Department is unable to ascertain Maine-specific data that demonstrate what is being asked for in this specific piece of the report requirements. The table below does reflect the data on individuals meeting the characteristics prescribed in the statute, (e.g. age and disability) but determining the Maine population who is "potentially" eligible for Food Supplement assistance (also known as SNAP) is not a request the Department can reasonably fulfill. Any estimate of people who have not applied for the program but are potentially eligible to enroll would need to rely on detailed estimates from federal survey data on income, assets, expenses, citizenship or non-citizenship status, age, family structure including number of children in the household, living arrangements (e.g. home, homeless, group living arrangement), and disability status.

For further analysis on food insecurity and underserved populations, we recommend the following resources be explored: the Center on Budget and Policy Priorities' <u>Chart Book: SNAP Helps Struggling Families Put Food on the Table</u> and the report titled <u>Ending Hunger in Maine by 2030</u>, commissioned by the 129<sup>th</sup> Legislature.

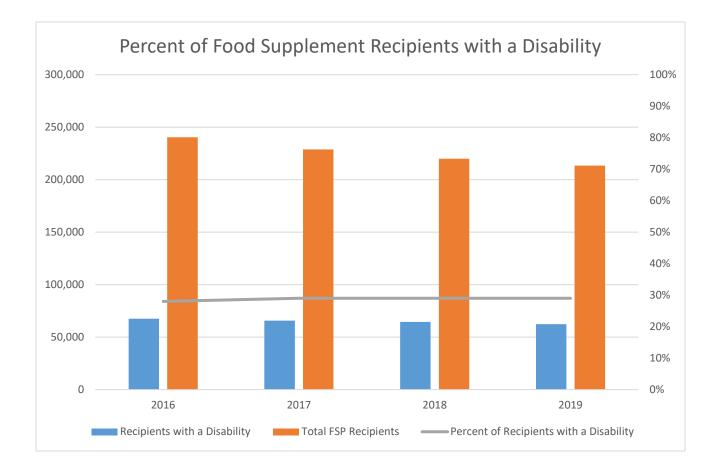
Calendar	Under 18 Years Old		Ages 18-59		60 Years and Older		Total Individuals Receiving Food
Year	#	% Total	#	% Total	#	% Total	Supplement Assistance
2016	86,522	36%	120,791	50%	33,019	14%	240,332
2017	83,144	36%	113,539	50%	32,183	14%	228,866
2018	79,426	36%	107 <i>,</i> 964	49%	32,509	15%	219,899
2019	75,717	35%	104,831	49%	32,886	15%	213,434

#### Food Supplement Recipients by Age Range



Food Supplement Recipients with a Disability

Calendar Year	Recipients with a Disability	Total FSP Recipients	% Total
2016	67,517	240,332	28%
2017	65,671	228,866	29%
2018	64,527	219,899	29%
2019	62,345	213,434	29%

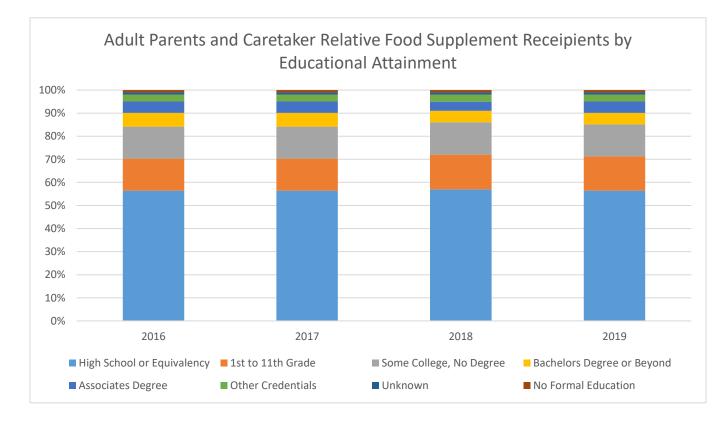


<u>Data Details</u>: Total individuals is a distinct count of clients with federally and state funded FSP for any duration throughout the calendar year. <u>Data Source</u>: ACES

#### G. Highest Level of Educational Attainment of Adult Parents or Caretaker Relatives Receiving Food Supplement Assistance

Below shows the number and percentage of adult parents or caretaker relatives who have children in the household and are receiving food supplement assistance. Data are grouped by highest level of education attained by adult parent or caretaker relative.

Highest Level of Educational	201	.6	202	17	20	18	202	19
Attainment for Adult Parents	Client	% of						
and Caretaker Relatives on FSP	Count	Total	Count	Total	Count	Total	Count	Total
Education Unknown	358	1%	349	1%	372	1%	462	1%
No Formal Education	423	1%	404	1%	373	1%	382	1%
1st to 11th Grade	6,448	14%	6,068	14%	5,783	15%	6,189	15%
High School or Equivalency	25,760	57%	23,830	57%	22,379	57%	24,099	57%
Other Credentials	1,162	3%	1,068	3%	1,041	3%	1,093	3%
Some College, No Degree	6,557	14%	5,940	14%	5,471	14%	5,909	14%
Associates Degree	2,135	5%	1,916	5%	1,768	4%	1,922	5%
Bachelor's Degree or Beyond	2,508	6%	2,350	6%	2,144	5%	2,317	5%
Total	45,351		41,925		39,331		42,373	



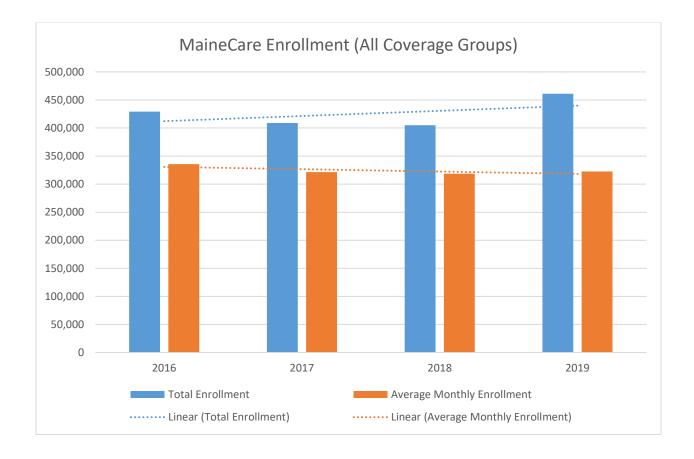
<u>Data Details</u>: Highest level of educational attainment is self-reported at the time of DHHS contact and is not required information or a required data field for eligibility determination.

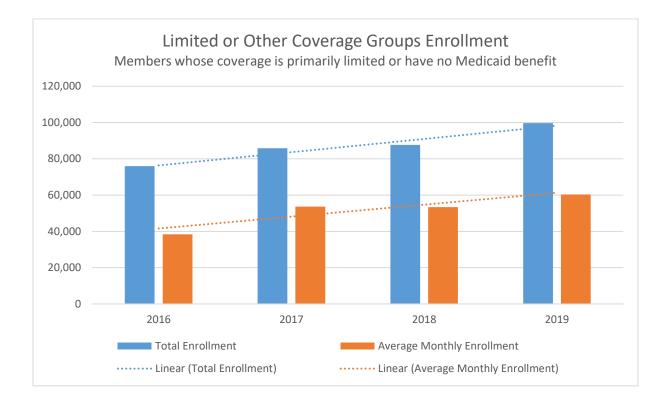
Data Source: ACES

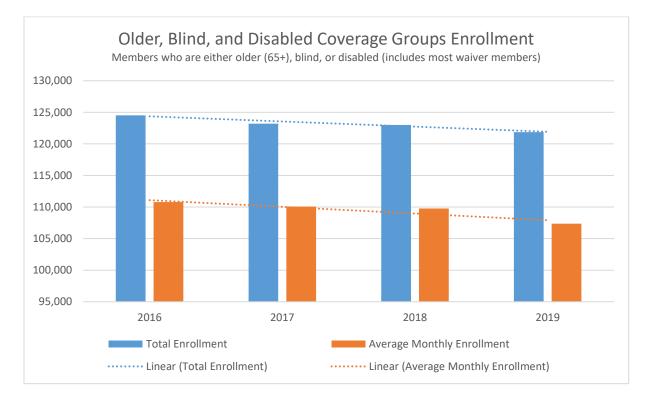
## H. The Ratio of People Participating in the MaineCare Program, by Eligibility Group, to the Total Number of Potentially Eligible Persons Within Each Group

The Department is unable to ascertain Maine specific data that demonstrate what is being asked for in this specific piece of the report requirements. The data below reflect the number of individuals participating in the MaineCare program by eligibility group.

	Time Period	Blind, 65+ and/or Disabled	Non- MaineCare	Expansion Adults	State- Only	Traditional	Total Enrollment
2016	Total Members	124,518	99,705		2,165	202,746	429,134
2016	Monthly Average	110,793	60,328		558	163,934	335,613
2017	Total Members	123,192	87,642		2,146	195,898	408,878
2017	Monthly Average	110,083	53,397		553	157,296	321,329
2019	Total Members	123,005	85,821		3,938	192,243	405,007
2018	Monthly Average	109,773	53,632		816	154,469	318,690
2010	Total Members	121,863	75,973	58,189	13,479	191,529	461,033
2019	Monthly Average	107,357	38,341	28,228	2,239	146,435	322,600







<u>Data Details</u>: Brief description of eligibility groupings is as follows: <u>Older/Blind/Disabled</u> – Members who are either Older (65+), Blind or disabled (this includes most waiver members); <u>Expansion Adult</u> – Members who were recently given eligibility via MaineCare Expansion; <u>Non-MaineCare</u> – Members whose coverage is primarily limited or no Medicaid benefit. Funding can often be a part of coverage provided by other offices in DHHS. (This includes members in spenddown status, who will be covered once spenddown is met. This also includes MaineRx RAC 3X – and it should be noted that RAC 3X was also used for instances of providing coverage for COVID testing for the uninsured); <u>State-Only</u> - Members whose coverage is only state funded, with no federal funding; <u>Traditional</u> – All other members in the MaineCare population, who would historically meet

Medicaid enrollment requirements. DHHS is not currently able to estimate the number of "potentially eligible" people who could apply for MaineCare benefits in these categories but have not applied. MaineCare does not have data on people who might meet eligibility criteria for the programs but who do not apply to enroll. Eligibility for MaineCare programs is determined by several factors including age, household composition, tax filing status, disability status, pregnancy, living arrangement, citizenship status, family income and resources. Any estimate of people who have not applied for the program but are potentially eligible to enroll would need to rely on detailed estimates from federal survey data, which may not include all eligibility factors or be measured in a way that is consistent with eligibility determinations. Due to the many MaineCare program rules and financial limits, assumptions would be required if using federal survey data that would result in estimates with very large margins of error. For more detail on the complexities involved with estimating the number of potentially eligible but not enrolled people, see: <u>https://aspe.hhs.gov/system/files/pdf/76411/ib.pdf</u>. <u>Data Source</u>: DSS

#### I. MaineCare and CHIP Application Processing by Calendar Year

Data below reflect the number and percentage of applications received by the Department for the MaineCare program and the children's health insurance program (CHIP) as defined in section 3174-X, subsection 1, paragraph A<sup>2</sup>, by eligibility group, that are processed in less than 24 hours; that are processed within one to 7 days; that are processed within 31 to 45 days; and that are processed more than 45 days after receipt.

Maniecale Application (Tocessing Times							
Tim	eliness	2016	2017	2018	2019		
<24 Hours	# Applications	6,976	6,869	6,791	7,893		
	% Applications	29%	27%	28%	24%		
1.7 Dave	# Applications	2,547	2,466	2,893	4,230		
1-7 Days	% Applications	11%	10%	12%	13%		
9 20 Dave	# Applications	7,301	7,139	6,270	11,163		
8-30 Days	% Applications	30%	28%	26%	34%		
21 45 Davis	# Applications	2,276	2,342	2,190	4,304		
31-45 Days	% Applications	9%	9%	9%	13%		
	# Applications	5,079	6,893	5,989	5,715		
>45 Days	% Applications	21%	27%	25%	17%		
Total	# Applications	24,179	25,709	24,133	33,305		

#### MaineCare Application Processing Times

#### Cub Care (CHIP) Application Processing Times

Time	eliness	2016	2017	2018	2019
(24) Having	# Applications	199	226	197	210
<24 Hours	% Applications	25%	23%	22%	19%
1700/6	# Applications	55	44	51	70
1-7 Days	% Applications	7%	5%	6%	6%
9.20 Davis	# Applications	226	262	224	357
8-30 Days	% Applications	29%	27%	25%	32%
31-45 Days	# Applications	67	83	71	131
51-45 Days	% Applications	8%	9%	8%	12%
	# Applications	246	365	358	358
>45 Days	% Applications	31%	37%	40%	32%
Total	# Applications	793	980	901	1,126

Data Details: These data count only unique households where there could be the possibility of multiple eligibility decisions; however, any case must have a household member with potential eligibility for CHIP and/or another MaineCare related program.

Data Source: ACES

<sup>&</sup>lt;sup>2</sup> http://legislature.maine.gov/statutes/22/title22sec3174-X.html

#### J. & K. Data on Calls to the Office for Family Independence

Data below reflect the average waiting times, by month, for a person calling the Department's call center to speak to a person, not including an interactive voice response system. Additionally, this includes the number and percentage, by month, of telephone calls to the Department's call center that are terminated by a caller prior to the caller's speaking to a person, not including an interactive voice response system.

Month Ending	Average Speed of Answer (in min)	Calls Received	Calls Terminated	% Calls Terminated
7/31/2021	3:18	43,976	5,435	12%
6/30/2021	2:19	39,328	3,546	9%
5/31/2021	2:22	40,686	3,527	9%
4/30/2021	4:39	45,125	7,027	16%
3/31/2021	5:41	52,669	9,139	17%
2/28/2021	7:25	44,014	9,769	22%
1/31/2021	13:14	52,058	16,476	32%
12/31/2020	16:21	51,967	18,261	35%
11/30/2020	11:03	42,548	12,151	29%
10/31/2020	8:17	52,868	16,077	30%
9/30/2020	6:32	64,518	14,301	22%
8/31/2020	3:53	52,253	8,867	17%
7/31/2020	0:28	38,388	1,266	3%
6/30/2020	0:11	34,218	914	3%
5/31/2020	0:12	33,046	675	2%
4/30/2020	0:20	11,477	321	3%
3/31/2020	4:06	55,295	9,088	16%
2/29/2020	4:54	46,615	7,624	16%
1/31/2020	9:39	63,995	18,628	29%
12/31/2019	7:38	51,816	12,995	25%
11/30/2019	5:59	46,924	10,419	22%
10/31/2019	2:01	49,832	4,939	10%
9/30/2019	3:14	51,258	9,057	18%
8/31/2019	3:19	56,603	8,731	15%
7/31/2019	3:38	54,096	8,572	16%
6/30/2019	1:56	43,885	4,296	10%
5/31/2019	3:20	43,321	6,142	14%
4/30/2019	3:19	18,605	2,233	12%
3/31/2019	29:56	35,267	17,034	48%
2/28/2019	24:48	36,874	17,749	48%
1/31/2019	39:17	39,993	23,289	58%
12/31/2018	25:54	36,427	19,637	54%
11/30/2018	20:58	39,811	17,292	43%
10/31/2018	22:24	46,295	19,899	43%
9/30/2018	21:24	36,725	14,526	40%
8/31/2018	26:36	47,475	22,336	47%

7/31/2018	22:51	40,833	18,194	45%
6/30/2018	23:35	44,135	19,440	44%
5/31/2018	23:02	46,028	19,471	42%
4/30/2018	23:21	43,133	16,684	39%
3/31/2018	24:12	42,423	13,955	33%
2/28/2018	24:28	43,977	19,555	44%
1/31/2018	25:33	57,281	31,930	56%
12/31/2017	24:57	52,090	23,790	46%
11/30/2017	22:13	64,123	28,727	45%
10/31/2017	24:41	54,172	19,447	36%
9/30/2017	15:04	38,720	16,373	42%
8/31/2017	25:27	57,683	26,182	45%
7/31/2017	24:06	54,066	27,615	51%
6/30/2017	16:26	53,889	22,105	41%
5/31/2017	23:41	58,361	26,822	46%
4/30/2017	29:17	54,541	27,726	51%
3/31/2017	29:11	66,437	32,772	49%
2/28/2017	20:16	50,255	18,912	38%
1/31/2017	22:69	64,143	27,940	44%
12/31/2016	19:21	56,454	20,825	37%
11/30/2016	16:19	56,437	19,129	34%
10/31/2016	16:09	54,004	15,169	28%
9/30/2016	16:33	57,849	17,563	30%
8/31/2016	11:37	58,634	13,605	23%
7/31/2016	10:58	51,669	11,197	22%
6/30/2016	13:05	59,614	18,478	31%
5/31/2016	9:50	55,787	13,362	24%
4/30/2016	8:49	52,598	8,688	17%
3/31/2016	9:27	60,272	12,624	21%
2/28/2016	10:13	54,950	10,736	20%
1/31/2016	15:19	70,898	28,071	40%

<u>Data Details</u>: Beginning 4/21/2019, all OFI incoming calls are handled by staff assigned to an OFI Call Center in Wilton, Maine. Prior to April 2019 all calls, included incoming calls were distributed to the following queues: Food Stamp Interview, General Eligibility, My Maine Connection, Provider Line, and TANF. Each of these queues was responded to by dedicated teams trained on specific topics.

Data Source: Avaya Call Manager System (CMS)

<u>Note:</u> "Average Speed of Answer" indicates the time it takes to speak with a live person. From that person, a caller may be redirected to a relevant staff person. Depending on call volume, this may require additional wait time.

#### **Summary - Program and Policy Considerations**

The Office for Family Independence (OFI) assists Maine people to meet their basic needs while supporting their path to independence and employment. OFI is made up of approximately 900 employees who determine eligibility for three main programs included in this report, TANF, Food Supplement benefits and MaineCare. OFI also offers several employment and training programs: ASPIRE for TANF recipients, FSET for Food Supplement recipients and HOPE for parents who are post-secondary students who don't also receive TANF or PaS benefits and services.

Since LD 1774 became law, OFI has moved forward with significant long-term program and policy changes that aim to further assist Maine's low-income residents. The list below is not exhaustive and does not include temporary flexibilities the Department has implemented due to the COVID-19 pandemic. It does include long term changes that have been implemented or will be implemented soon and aim to strengthen child and family economic security.

#### Food Supplement Benefits

Many program changes have been implemented statewide in the Food Supplement Program which will improve access to critical nutrition support and allow purchasing flexibility for recipients. The specific changes include:

#### Increased access to post-secondary students

Maine has eased access for post-secondary students to receive food supplement benefits. The majority of postsecondary students have been ineligible for food supplement benefits, with limited exceptions.<sup>3</sup> The Department now offers students of community colleges to utilize a form available on the OFI website<sup>4</sup> and upon request to the Department, to attest that a student is participating in a course of study that will lead to employment. This allows nonexempt students who attend community colleges ½ time or more to receive food supplement without meeting additional work requirements.

#### **Changes to Asset Limits**

Using its authority, the Administration removed a \$5,000 asset limit for food supplement households in which all adults are elderly (age 60 or over) or disabled. Under food supplement program rules an individual is considered disabled if they receive federal, state, or local income or Medicaid [10-144 CMR Ch. 301 § FS 999-1]<sup>5</sup> based on a full disability finding. These households with assets greater than or equal to \$5,000 are now able to receive food supplement benefits, if otherwise eligible.

Additionally, during the 130<sup>th</sup> Legislature, the asset limit was removed by the Legislature for all SNAP participants under <u>Resolves 2021, Ch. 115</u>. The Department is working to implement this change now.

#### **Online purchasing**

Maine food supplement recipients are now able to purchase eligible items online. Benefit recipients can order food items sold and shipped by Amazon and Amazon Fresh. Recipients are also able to use their benefits for delivery or curbside pickup at Wal-Mart, BJ's, Hannaford, and other retailers around the state. Shoppers can also visit their local BJ's, Hannaford, or Wal-Mart store online to make purchases and find out what pick-up or delivery options are available near them. Delivery costs cannot be paid for food supplement benefit. The Department is encouraged to know that other grocery retailers, local to Maine, are also reaching out to the United States Department of Agriculture (USDA) to take steps for approval for future online purchasing options. This shopping method is critical during the current pandemic to ensure the safety of vulnerable food supplement recipients, but also promotes long term equitable and safe shopping options into the future.

<sup>&</sup>lt;sup>3</sup> 10-144 CMR Ch. 301 §FS 444-7 https://www.maine.gov/sos/cec/rules/10/144/144c301.docx

 <sup>&</sup>lt;sup>4</sup> <u>https://www.maine.gov/dhhs/sites/maine.gov.dhhs/files/inline-files/Community-College-Verification-Form%20v4\_0.pdf</u>
<sup>5</sup> https://www.maine.gov/sos/cec/rules/10/144/144c301.docx

#### Suspension of work requirements

Due to high unemployment and economic conditions in the state, Maine was approved for a statewide waiver allowing non-exempt adults ages 18-59 to receive food supplement benefits without work or volunteer requirements in federal fiscal year (FFY) 2021. The Department plans to request annual waivers to continue this into the future.

#### MaineCare Eligibility

Several short- and long-term program changes have been implemented statewide in the MaineCare Program which will improve access to critical health care.

#### MaineCare Expansion

Governor Mills' first Executive Order directed the Department of Health and Human Services to implement MaineCare (Medicaid) expansion under the Affordable Care Act. This expansion ensures that more adults in Maine have access to health care coverage and services to ensure they can live healthy and stable lives. In August 2021, over 81,950 people were actively enrolled through MaineCare expansion. Through June 2021, over 46,500 adults received mental health treatment and over 17,000 adults received substance use disorder treatment.

#### Expansion of presumptive eligibility

The Department is promulgating rules and finalizing procedures to provide short term coverage to families, children, pregnant women, and other income eligible adults. Presumptive eligibility allows trained medical providers to determine temporary eligibility based on statewide standards. The purpose of allowing medical providers to determine presumptive eligibility is to provide individuals with short term, immediate health care assistance with the goal of connecting them with ongoing health coverage.

#### **Temporary Assistance for Needy Families (TANF)**

Several program changes have been implemented statewide in the TANF Program which will increase financial supports for parents and their children. These changes provide access to financial support for non-traditional families and support a gradual termination of benefits for working parents. Recent work also adds family centered services aimed at improving the well-being of both children and their parents.

Changes include:

- Elimination of the Full Family Sanction: In the first session of the 130<sup>th</sup> Legislature, the Department submitted, in partnership with sponsor Rep. Michele Meyer and co-sponsor Sen. Marianne Moore, a bill to eliminate what is known as the "full family sanction." This change ensures that if an adult member of the household is not compliant with program requirements, only the benefit for that adult are terminated. With this change, children and compliant adults will no longer be penalized for non-compliance of others on the case. This will ensure access to support for basic needs for children and family members who comply with the program requirements.
- Enhanced earned income disregards: A new earned income disregard, known as the Step Earned Income Disregard, supports employed TANF recipients during their transition towards independence from cash benefits. The Step Earned Income Disregard is available to employed participants for up to six months. The disregard is broken down into two steps. The first step disregards one hundred percent (100%) of earned income for three months per individual when determining their monthly TANF cash benefit amount. The second step disregards seventy-five percent (75%) of earned income for three months per individual when determining their disregards can allow for families to accept new employment with a more gradual reduction in their TANF assistance. This temporary and gradual decline of TANF support minimizes the impact the termination of benefits has on families.
- Additional extension to the TANF 60-month lifetime limit: The Step Earnings Extension was created for families who reach their 60<sup>th</sup> month of TANF receipt while their monthly cash benefit is calculated using a Step Earned Income Disregard. The family is automatically determined eligible for the Step Earnings Extension, which supports a gradual transition from the receipt of TANF benefits.

- **Expanded definition of eligible adult:** TANF program language was updated to allow for families that include Legal Guardians and Indian Custodians, who do not have a blood relation to the child(ren) in their care, to potentially receive TANF for the family.
- Whole Family Services: The Department is currently negotiating with 11 agencies across the state to provide two generational family services based on a family-centered coaching service model. These new contract providers will prioritize goals to improve the family's economic stability, in agreement with the family and will provide a Family Coach who will provide and coordinate wraparound supports through partnership with a variety of programs and service agencies. Pursuant to 22 MRS §3769-G<sup>6</sup>, the Department shall fund these supports at \$2 million annually through the TANF federal block grant. The Department has been provided technical assistance from national whole family services experts with the support of the J.T. Gorman Foundation.

#### **General Assistance**

#### Expanded definition of homelessness and increased supports

The term homelessness was defined in General Assistance (GA) statute to eliminate confusion as to what constitutes a homeless applicant. With this change, homelessness was also included within the definition of Emergency. These modifications provide clarity for GA Administrators and help to facilitate the GA application and assistance process for homeless individuals in Maine.

#### **Employment and Training Programs**

The Department expanded options and services within OFI's employment and training programs and developed a new program focused on supporting adults with their education and training goals.

#### Higher Opportunity through Pathways to Employment (HOPE)

January 2021 marked the one-year anniversary of the launch of the HOPE Program. The HOPE program is a workforce development program aimed at assisting low income parents with meeting their higher education goals. By offering financial supports for education-related costs and providing campus-based navigators, HOPE helps parents access and complete valuable training and education for various occupations. During the 130<sup>th</sup> Legislative session, the program cap was increased to 800 participants and HOPE currently has over 350 active participants. HOPE's first eight graduates celebrated their successes in May of 2020. The program has a total of 97 graduates to date. HOPE's graduates have enhanced skills that allow them to become more competitive in the workforce and provide Maine's employers with exemplary candidates for employment and promotion.

#### Food Supplement Employment and Training (FSET)

The FSET program is a voluntary employment and training program for adult food supplement recipients. The program offers food supplement recipients the opportunity to receive additional education, job training and supports to get a better paying job. This program is offered throughout the entire state and services are provided by a multitude of local service providers and is expanding annually. This past year the program expanded to ensure services are offered consistently across the state. The program also expanded to offer support for students pursuing a bachelor's degree in addition to those studying for associate degree or another post-secondary credential. This addition aligns FSET with the Maine DOL's Competitive Skills Scholarship Program (CSSP), which is a valuable partner with FSET.

Maine is the second SNAP agency nationally to be approved by FNS to provide job retention services to FSET participants for up to 365 days after the start of employment, rather than the previous limit of 90 days. This allows longer term employment support for those who had received or still are in receipt of FSP benefits. FSET job retention services include mentoring towards long term employment and promotion while continuing financial supports with things like child-care, transportation, work clothing and tools.

<sup>&</sup>lt;sup>6</sup> http://legislature.maine.gov/statutes/22/title22sec3769-G.html

#### **Other Multi-Program Initiatives**

The Department is dedicating resources towards improving the client experience when accessing needed services and benefits. These exciting technology enhancements and projects include:

#### **Resource Dashboard – Benefits Cliff Calculator**

The Department has entered into an agreement with the Federal Reserve Bank of Atlanta (Atlanta Fed) to develop and provide a state specific Family Resources Dashboard and a Family Financial Planner tool. The Atlanta Fed has developed an interactive tool called the Dashboard that depicts wages along select career pathways to indicate barriers presented by benefits cliffs. Through this agreement the Atlanta Fed is also developing a personalized Financial Planner, which is intended for more intensive career and financial counseling of families with low income. The Financial Planner allows users to create individually customized career paths which considers benefits, taxes, and expenses over time. The Dashboard and Financial Planner also calculate the net returns to the taxpayer from career advancement. The new Maine-specific tools, which will be available in 2021, will project benefits cliffs and paths to self-sufficiency for indemand occupations and industries in all Maine workforce development regions. DOL is an eager and critical partner in the development and planned rollout of these tools.

#### Pre-release applications from justice-involved individuals

Pursuant to MRS §3104 (17)<sup>7</sup> Maine allows justice involved individuals to apply for MaineCare and food supplement benefits up to 30 days prior to release from incarceration. DHHS and the Department of Corrections (DOC) have worked closely together to improve justice-involved individuals' access to these applications and services. This early preparation is critical to the support a stable release by ensuring access to health care services and supplying nutrition assistance.

#### Notice of Decision modernization

OFI engaged in a multiple month project to update our Notice of Decision (NOD), which is the letter that is issued from ACES to applicants and recipients upon any eligibility decision. The NOD has been completely modified, including a chart for quick understanding of what benefits are open in the household and what household members are receiving benefits. The language was assessed for readability, as well as the formats. The logic used to create and populate the NOD has been tested through multiple household composition scenarios to ensure its clear across all the benefit programs that OFI administers including MaineCare, SNAP and TANF.

#### **Online services**

OFI is working to replace the current My Maine Connection Portal with new client-centric services offering dynamic flows, self-service, mobile access, and document upload capability. In addition to client benefits, the Department will implement further integrations between the replacement product and the eligibility determination system ACES for enhanced client and staff experience and processing procedures, including auto client clearance methodologies and auto import of client reported data. Applicants and recipients will experience a dynamic communication flow which will only trigger relevant questions for the programs requested. There will be an increase to accessible data sources to reduce consumer burden in providing verifications for eligibility determinations, and ultimately an increase in automation of MAGI MaineCare eligibility determinations for quicker application, recertification, and change processing.

#### **Future Initiatives**

The Department looks forward to continuing to share updates on the initiatives listed above in the next annual report, as well as information on program and policy changes that are currently under development. These updates are expected to include:

- The addition of education navigator services for PaS participants, in addition to those services which are provided to HOPE participants currently,
- Preliminary results on the Whole Family Services contracts which are expected to start in July of 2021, Progress achieved on the replacement of the My Maine Connection tool; and

<sup>&</sup>lt;sup>7</sup> http://legislature.maine.gov/statutes/22/title22sec3104.html

• The expansion of transitional transportation services to employed families.

The Department has contracted with a national evaluation team at IMPAQ to provide an evaluation report on the impacts of TANF enhanced earnings disregards and the HOPE program on Maine families. IMPAQ is utilizing a qualitative and quantitative research approach which will result in an evaluation report, expected in 2022.

#### **Acronyms and Definitions**

	Acronyms
ACES	Automated Client Eligibility System
AG	Assistance Group
ASPIRE	Additional Support for People in Retraining and Employment
BUC	Bureau of Unemployment Compensation
COVID	Coronavirus Disease
COVID-19	Coronavirus Disease of 2019
СНІР	Children's Health Insurance Program
CSSP	Competitive Skills Scholarship Program
СҮ	Calendar Year
DHHS	Department of Health and Human Services
DOL	Department of Labor
DSS	Decision Support System - (OMS Database for MaineCare claims and eligibility data)
FSET	Food Supplement Employment and Training
FNS	Food and Nutrition Services
FPL	Federal Poverty Level
FSP	Food Supplement Program
GA	General Assistance Program
НОРЕ	Higher Opportunities through Pathways to Employment
LIFT	Leveraging Investments so Families Can Thrive
MAGI	Modified Adjusted Gross Income
МС	MaineCare
MeCDC	Maine Center for Disease Control and Prevention
NOD	Notice of Decision
OFI	Office for Family Independence
OMS	Office of MaineCare Services
PaS	Parents as Scholars
SNAP	Supplemental Nutrition Assistance Program
SPIRIT	Successful Partners in Reaching Innovative Technology - (WIC Client Database)
SSDI	Social Security Disability Insurance
SSI	Supplemental Security Income for aged, blind, and disabled
TANF	Temporary Assistance for Needy Families
WIC	Women, Infants and Children Special Supplemental Food Program

#### Definitions

Additional Support for People in Retraining and Employment (ASPIRE): The TANF employment and training program created by the Governor and the Maine Legislature in July 1988, to provide case management, education, training, support and employment services to help TANF recipients to find or create jobs in the local labor market [10-144 CMR Ch. 607]<sup>8</sup>

Automated Client Eligibility System (ACES): The database of information collected by the Office for Family Independence (OFI). The data within ACES is used by other OFI software to determine eligibility, create notices, and issue payments.

Calabrio: Telephony software for client call tracking

**Children's Health Insurance Program (CHIP)**: The state children's health insurance program under Title XXI of the Social Security Act<sup>9</sup>. "Children's health insurance program includes the Cub Care program, which is established in 22 MRS §3174-T<sup>10</sup>, the federal Children's Health Insurance Program, or CHIP, and the federal State Children's Health Insurance Program, or S-CHIP. [22 MRS §3174-W<sup>11</sup>]

**CubCare:** The medical insurance offered to low-income children in the state of Maine pursuant to 22 MRS §3174-T.<sup>12</sup> Also known as CHIP, or the Children's Health Insurance Program.

**Federal Poverty Level (FPL)**: The nonfarm income official poverty line for a family of the size involved, as defined by the federal Office of Management and Budget and revised annually in accordance with the United States Omnibus Budget Reconciliation Act of 1981 [MRS §3762(1)(C)]<sup>13</sup>

**Food Supplement**: The federal supplemental nutrition assistance program administered by the State pursuant to section 3104. [PL 2019, c. 485, §1 (NEW).]<sup>14</sup>

**General Assistance (GA):** A service administered by a municipality for the immediate aid of persons who are unable to provide the basic necessities essential to maintain themselves or their families. A general assistance program provides a specific amount and type of aid for defined needs during a limited period and is not intended to be a continuing "grant-in-aid" or "categorical" welfare program. This definition shall not in any way lessen the responsibility of each municipality to provide general assistance to a person each time that the person has need and is found to be otherwise eligible to receive general assistance [22 MRS §4301].<sup>19</sup>

**Leveraging Investments so Families Can Thrive (LIFT):** LD 1774 An Act to Reduce Child Poverty by Leveraging Investments so Families Can Thrive.

**MAGI MaineCare:** Medicaid provided pursuant to Title II Subtitles A, B, C, and D, of the Patient Protection and Affordable Care Act of 2010 (PL 111-148)<sup>15</sup>

**MaineCare (MC):** The healthcare program in Maine which provides free and low-cost health insurance to Mainers who meet certain requirements, based on household composition and income. There are also additional options for people

<sup>&</sup>lt;sup>8</sup> https://www.maine.gov/sos/cec/rules/10/144/144c607.docx

<sup>&</sup>lt;sup>9</sup> https://www.ssa.gov/OP Home/ssact/title21/2100.htm

<sup>&</sup>lt;sup>10</sup> https://legislature.maine.gov/legis/statutes/22/title22sec3174-T.html

<sup>&</sup>lt;sup>11</sup> <u>https://legislature.maine.gov/legis/statutes/22/title22sec3174-X.html</u>

<sup>&</sup>lt;sup>12</sup> https://legislature.maine.gov/legis/statutes/22/title22sec3174-T.html

<sup>&</sup>lt;sup>13</sup> <u>https://legislature.maine.gov/statutes/22/title22sec3762.html</u>

<sup>&</sup>lt;sup>14</sup> http://legislature.maine.gov/ros/LawsOfMaine/breeze/Law/getDocById/?docId=65814

<sup>&</sup>lt;sup>15</sup> <u>https://www.congress.gov/111/plaws/publ148/PLAW-111publ148.pdf</u> ?

with disabilities and certain health conditions, young adults who have been in foster care, and those who need long-term care.<sup>16</sup>

MaineRx: The prescription drug discount program Maine provides per PL 2003, c. 494<sup>17</sup>, and 22 MRS §2681<sup>18</sup>

**Notice of Decision (NOD)**: The written or electronic correspondence to a household or individual seeking aid from OFI that includes the offices decision, reason for that decision, and the rights and responsibilities of the individual.

**Parents as Scholars (PaS):** A TANF funded support for needy students with dependent children un 22 MRS § 3789-E.<sup>19</sup> These student parents must be matriculated in a two or four-year degree program at a post-secondary education institution.

**Social Security Disability Insurance (SSDI):** A federal entitlement program to support individuals who, previously, paid an adequate amount of payroll taxes and are now determined to be disabled administered under 42 USC §223 *et seq.*<sup>20</sup>

**Supplemental Nutrition Assistance Employment and Training (SNAP E and T):** A workforce development program established in accordance with 7 USC 2015(d)(4)<sup>21</sup> to serve Food Supplement recipients. In Maine this is referred to as the Food Supplement Employment and Training (FSET) Program.

**Supplemental Security Income (SSI)**: Payments made by the federal government under 42 USC § 1381<sup>22</sup> *et seq.* to individuals who are determined to be aged, blind, or disabled and meet certain financial means tests.

**TANF**: The Temporary Assistance for Needy Families program, under the United States Social Security Act, as amended by the Personal Responsibility Work Opportunity Reconciliation Act (PRWORA) (PL 104-193<sup>23</sup>).

**TANF Closed/Terminated**: An individual has been determined to no longer be eligible for TANF benefits. TANF assistance will no longer be issued to the individual, but they may be able to receive transitional benefits [10-144 CMR Ch. 331]<sup>24</sup>. Due to adverse notification requirements an individual may receive a notice of closure/termination and receive one final TANF monthly cash payment. In this situation the TANF case is determined closed/terminated following the last day of the month of the final benefit.

**Unsubsidized Employment**: Working for wages or salary where no part of that compensation is paid in full or in part, or is reimbursed to the employer in full or in part by a job placement or training program paid for in full or in part by federal, state, or local government funds.

**WIC**: The Women, Infants and Children Special Supplemental Food Program is run by the Maine Center for Disease Control and Prevention and is described in 22 MRS §3107<sup>25</sup>. [PL 2019, c. 485, §1 (NEW).]<sup>26</sup>

<sup>&</sup>lt;sup>16</sup> <u>https://www.maine.gov/dhhs/ofi/programs-services/health-care-assistance</u>

<sup>&</sup>lt;sup>17</sup> <u>https://legislature.maine.gov/statutes/22/title22sec2681.pdf</u>

<sup>&</sup>lt;sup>18</sup> <u>https://legislature.maine.gov/legis/statutes/22/title22sec2681.html</u>

<sup>&</sup>lt;sup>19</sup> https://legislature.maine.gov/legis/statutes/22/title22sec3790.html

<sup>&</sup>lt;sup>20</sup> https://www.ssa.gov/OP Home/ssact/title02/0223.htm

<sup>&</sup>lt;sup>21</sup> <u>https://uscode.house.gov/view.xhtml?path=/prelim@title7/chapter51&edition=prelim</u>

<sup>&</sup>lt;sup>22</sup> <u>https://uscode.house.gov/view.xhtml?path=/prelim@title42/chapter7/subchapter16&edition=prelim</u>

<sup>&</sup>lt;sup>23</sup> <u>https://www.congress.gov/104/plaws/publ193/PLAW-104publ193.pdf</u>

<sup>&</sup>lt;sup>24</sup> <u>https://www.maine.gov/sos/cec/rules/10/144/144c331.docx</u>

<sup>&</sup>lt;sup>25</sup> <u>https://legislature.maine.gov/statutes/22/title22sec3107.html</u>

<sup>&</sup>lt;sup>26</sup> <u>http://legislature.maine.gov/ros/LawsOfMaine/breeze/Law/getDocById/?docId=65814</u>