



Denise Tepler
Senator, District 24

THE MAINE SENATE
132nd Legislature

3 State House Station
Augusta, Maine 04333

**Testimony of Senator Denise Tepler introducing LD 782, “An Act to Amend MaineCare Financial Eligibility Requirements”
Before the Joint Standing Committee on Health and Human Services
April 9, 2025**

Senator Ingwersen, Representative Meyer, and distinguished members of the HHS committee, I am Denise Tepler, representing Senate District 24, all of Sagadahoc County and the town of Dresden in Lincoln County. I am here today to introduce LD 782, “An Act to Amend MaineCare Financial Eligibility Requirements.”

This bill idea was brought forward by my constituent, Dr. Ian McConnell, who is here today to testify. Dr. McConnell lives in Bowdoinham and practices medicine in Brunswick. He has seen firsthand how our current eligibility rules impact the patients he cares for. I hope that you will give Dr. McConnell sufficient time to share his story, or ask questions that will elicit the full story, and the reasons that led him to bring me this bill.

The bill proposes targeted changes to four MaineCare eligibility groups that I believe will make our system more consistent, fair, and compassionate. For reference, I’ve attached the **2025 MaineCare Eligibility Guidelines** to my testimony, and you may find it helpful to follow along with that document (rather than the text of the bill) as I talk through the proposed updates.

1. Expanding Eligibility for Federally Non-Qualified Children

Refer to page 1, last row of the eligibility tables.

The bill changes the eligibility age for federally non-qualified children, including legally present noncitizens, from under 21 to under 23. This ensures that young people pursuing a four-year college degree can maintain consistent health coverage throughout their education.

Most colleges in Maine require students to have health insurance, and many institutions, including those in the University of Maine System (UMS), have historically verified that students meet that requirement. However, in response to student concerns about the rising cost of student health plans, access to affordable education, and shifts in federal policy, UMS no longer requires insurance verification for all undergraduates. Still, the underlying requirement to have insurance remains — even if not all students are required to prove it.



Denise Tepler
Senator, District 24

THE MAINE SENATE
132nd Legislature

3 State House Station
Augusta, Maine 04333

Raising the age limit to 23 helps ensure that more students, particularly those who are legally present but federally non-qualified, can meet this expectation without taking on unaffordable or inadequate private coverage. It is important to note that people who complete a four-year degree are more likely to secure jobs that offer health insurance and pay higher wages, meaning they quickly transition off of MaineCare and may contribute more in taxes over their lifetime than those without a degree, making this a sound investment for the state.

As a quick side note, your analyst Sam has drafted an amendment I'd like to offer that relocates the language in Section 4 of the bill to a more appropriate place in statute, in order to better reflect the bill's intent.

2. Raising the Income Limit for Parents and Caretaker Relatives

Refer to page 2, first row of the eligibility tables.

Next, the bill increases the income threshold for parents and caretakers from 105% to 138% of the federal poverty level (FPL), aligning this group with the Medicaid expansion threshold. Parents shouldn't be penalized or excluded from coverage just because they're working hard to support their families.

3. Bringing Equity to Coverage for Older Adults and People with Disabilities

Refer to page 3, rows 1 and 2 of the eligibility tables.

The bill also raises the income threshold for Mainers over 65 and for people with disabilities from 100% to 138% of FPL. We should not be applying stricter standards to people simply because they are older or disabled. This change brings fairness and parity with the Medicaid expansion threshold.

4. Modernizing Asset Limits

Finally, the bill increases outdated asset limits for people with disabilities — from \$8,000 to \$15,000 for individuals, and from \$12,000 to \$25,000 for couples. It also ensures that people working with disabling conditions can retain these same limits. These current limits have not kept pace with the actual cost of living or basic financial stability. If you're a homeowner and need a new roof or a new septic system, both of which can easily cost \$10,000 or more, the existing asset limits make it nearly impossible to save up for those necessary repairs without losing access to health coverage. We are currently requiring people to live one crisis away from financial ruin to access healthcare coverage.



Denise Tepler
Senator, District 24

THE MAINE SENATE
132nd Legislature

3 State House Station
Augusta, Maine 04333

No one should have to stay on the brink of extreme poverty in order to stay insured, especially not people who are already managing the challenges of aging or disability. This change helps people build a very modest financial cushion while remaining safely connected to care.

Dr. McConnell and I believe that these reforms reflect the intent of Medicaid expansion and move us toward a more equitable and sustainable healthcare system — one that supports work, education, and dignity.

Thank you for your time and consideration. I am happy to answer any questions that I can.

2025 MaineCare Eligibility Guidelines

MaineCare provides free and low-cost health insurance to Mainers who meet certain requirements. The below guidelines explain the different types of coverage, special rules, and monthly income limits per household size. You may qualify for one or more of the assistance programs available.

Programs for Children

Household income, tax filing status, and the relationships between household members must be considered in determining eligibility for each person applying.

Coverage Group	Benefit	FPL	1	2	3	4	Each Additional Person	Qualifications and Special Rules
Under Age 1	Full MaineCare Benefit	305%	\$3,979	\$5,377	\$6,775	\$8,172	\$1,398	Newborns born to a birth parent receiving full MaineCare on the date of birth are eligible for MaineCare for the first year without an income test. No asset test.
Age 1-18	Full MaineCare Benefit	305%	\$3,979	\$5,377	\$6,775	\$8,172	\$1,398	No asset test.
Age 19 & 20	Full MaineCare Benefit	305%	\$3,979	\$5,377	\$6,775	\$8,172	\$1,398	No asset test.
Katie Beckett	Full MaineCare Benefit		\$2,901					A child must be determined ineligible for other MaineCare coverage groups before Katie Beckett can be considered and: <ul style="list-style-type: none"> • Be under age 19 • Live at home with their family • Have a long-term disabilities or complex medical needs that requires a level of care typically provided in a psychiatric hospital, nursing facility, or group home <p>Only the child's income and assets are considered. Assets must be under \$2,000. The parent's income is needed to see if the child is eligible in another MaineCare category and to determine a monthly premium amount.</p> <p>See Katie Beckett Program: An Eligibility Roadmap for more information.</p>
Federally Non-Qualified Children Under Age 21	Full MaineCare Benefit	305%	\$3,979	\$5,377	\$6,775	\$8,172	\$1,398	Provides coverage for children under the age of 21 who meet eligibility guidelines but are not eligible for federal Medicaid benefits due to their immigration status. No asset test.

Parents/Caretakers, Pregnant Individuals, and Other Adults

Household income, tax filing status, and the relationships between household members must be considered in determining eligibility for each person applying.

Coverage Group	Benefit	FPL	1	2	3	4	Each Additional Person	Qualifications and Special Rules
Parents & Caretaker Relatives	Full MaineCare Benefit	105%	\$1,371	\$1,852	\$2,333	\$2,814	\$482	<p>Parents or caretakers must have children under age 18 living in the home and have primary responsibility for their day-to-day care.</p> <p>Caretaker relatives means a relative of a dependent child by blood, adoption, or marriage.</p> <p>No asset test.</p>
Pregnant Individuals	Full MaineCare Benefit	214%	\$2,792	\$3,773	\$4,754	\$5,734	\$981	<p>Pregnant individuals are provided coverage for 12 months postpartum.</p> <p>The number of individuals within the family is increased by the number of babies expected when determining family size.</p> <p>No asset test.</p>
Expansion Adults	Full MaineCare Benefit	138%	\$1,801	\$2,434	\$3,066	\$3,698	\$633	<p>Expansion adults includes individuals between the ages of 19 and 64 who are:</p> <ul style="list-style-type: none"> • Not pregnant, • Not eligible for Medicare Part A or B, and • Not eligible in another MaineCare coverage group. <p>No asset test.</p>
Former Foster Youth	Full MaineCare Benefit	N/A						<p>For individuals under 26 years old, who were in foster care and were enrolled in Medicaid at age 18 and are not enrolled in other MaineCare coverage.</p> <p>No income or asset test.</p>
Federally Non-Qualified Pregnant People	Full MaineCare Benefit	213%	\$2,779	\$3,755	\$4,732	\$5,707	\$977	<p>Pregnant people who are not eligible for federal Medicaid benefits due to their immigration status, are eligible for MaineCare under the federal Children's Health Insurance Program.</p> <p>No asset test.</p>

Age 65 or Older and Individuals with a Disability

Coverage Group	Benefit	FPL	1	2	Qualifications and Special Rules
Aged	Full MaineCare Benefit	100%	\$1,305	\$1,763	<p>Must be age 65 or older.</p> <p>Asset Limit: \$2,000 per individual or \$3,000 per couple*</p>
Disabled	Full MaineCare Benefit	100%	\$1,305	\$1,763	<p>Must have a disabling condition per the criteria of the Social Security Administration (SSA).</p> <ul style="list-style-type: none"> • Persons who receive Supplement Security Income (SSI) are automatically eligible for MaineCare. • Persons who receive Social Security Disability benefits meet the conditions for disability. • If not receiving SSI or SSA disability benefits, a <u>MaineCare Disability Determination</u> request may be submitted to see if the individual meets the SSA standard of disability. <p>Asset Limit: \$2,000 per individual or \$3,000 per couple*</p>
Working with a Disabling Condition	Full MaineCare Benefit	250%	\$3,261	\$4,407	<p>Must be under the age of 65, have a disabling condition per the criteria of the Social Security Administration, and have earnings. A premium up to \$20/month may be required.</p> <p>Asset Limit: \$8,000 per individual or \$12,000 per couple*</p> <p>For more information see: <u>MaineCare for Working People with Disabilities</u></p>

* Up to \$8,000 of savings for an individual, \$12,000 for a couple may be excluded. Any amount over the excluded amount is counted toward the asset limit.

Medicare Savings Programs (also known as Buy-in)

Coverage Group	Benefit	FPL	1	2	Qualifications and Special Rules
QMB	Pays Part B monthly premiums, plus Medicare coinsurance and deductibles. May also pay Part A premiums.	185%	\$2,413	\$3,261	<p>Must be entitled to Medicare Part A and B.</p> <p>No asset test.</p>
QI	Pays Part B monthly premiums	250%	\$3,261	\$4,407	<p>Must be entitled to Medicare Part A and B. Cannot be enrolled in other MaineCare benefits.</p> <p>No asset test.</p>

Other Medical Assistance Programs

Coverage Group	Benefit	FPL	1	2	3	4	Each Additional Person	Qualifications and Special Rules
Special Benefit Waiver (SBW)	Limited Benefit	250%	\$3,261	\$4,407				A MaineCare benefit for people living with HIV/AIDS who are not eligible in another coverage group. Must comply with treatment plan. A monthly premium may be required (see chart below). No asset test.
Family Planning	Limited Benefit	214%	\$2,792	\$3,773	\$4,754	\$5,734	\$981	Provides limited family planning services for individuals of any age not otherwise eligible for MaineCare. Only the income of the applicant is counted. No asset test.
Breast and Cervical Cancer	Limited Benefit	250%	\$3,261	\$4,407	\$5,553	\$6,698	\$1,146	For information visit: Maine CDC Breast and Cervical Health Program or call 1-800-350-5180
Emergency Services for Immigrants	Limited Benefit	Varies						This coverage is a limited benefit to stabilize an emergency condition for immigrants who are ineligible for federal Medicaid benefits due to their immigration status or have no documents to verify their immigration status. Applicants must meet all eligibility factors for a MaineCare program, excluding U.S. citizenship and Social Security Number requirements. Income limits and asset tests (if applicable) vary per program.
Drugs for the Elderly and Disabled (DEL)	Prescription Drug Benefit	185%	\$2,413	\$3,261				A discount drug program for individuals who are aged 62 and older or have a disability and are not eligible for MaineCare. No asset test.
Maine Rx Plus	Prescription Drug Benefit	350%	\$4,565	\$6,169	\$7,773	\$9,378	\$1,605	A discount prescription drug program for individuals who are over income for MaineCare. No asset test.
Medically Needy Deductible	Full MaineCare Benefit	Varies						Deductibles are available for some individuals who meet all the conditions to qualify, except their monthly income is more than the monthly limit. To qualify for MaineCare, the person must spend down their monthly income to the MaineCare income standard. When the deductible is met, coverage will be granted for the remainder of a limit time period (usually 6 months or less).

* Up to \$8,000 of savings for an individual, \$12,000 for a couple may be excluded. Any amount over the excluded amount is counted toward the asset limit.

Special Benefit Waiver (SBW) Premium Amounts - Effective 1/1/25

Income Level (by FPL%)	Monthly Premium Amount
<150%	\$0
150-200%	\$37.73
200-250%	\$75.44

Long Term Care Programs

Long Term Care MaineCare is a wide range of services provided to an individual based on their medical needs. Care may range from assistance within the home to advanced medical care provided in a nursing facility.

Basic MaineCare eligibility criteria must be met. An individual must:

- Be a Maine resident
- Be age 65 or older, blind, or disabled
- Meet income and asset eligibility requirements; and
- Meet medical level of care requirements.

A 60-month financial lookback is completed for applicants seeking Long Term Care MaineCare. The purpose of the lookback is to determine if the individual (or their spouse) transferred assets to another person or party for less than fair market value (FMV). When an individual transfers or disposes assets for less than FMV they are subject to a penalty or period of ineligibility.

Important Financial Figures Related to Long Term Care - Updated Annually	
\$2,000/\$3,000	Asset limit for an individual/couple.*
\$157,920	Asset limit for a community spouse.
\$11,363	The average cost of a nursing facility private rate in the State of Maine. Also, the penalty divisor.
\$18,432	Statewide average for burial and funeral costs.

* Up to \$8,000 of savings for an individual, \$12,000 for a couple may be excluded. Any amount over the excluded amount is counted toward the asset limit.

Long Term Care MaineCare will help with the cost of services provided in the following settings:

- The individual's home or the home of another person
- An approved residential care facility; or
- An approved nursing facility.

Applicants found eligible for Long Term Care MaineCare are responsible for contributing to the cost of their care. This payment, called a cost of care, is payable to the facility and is calculated using the individual's total income less allowable deductions (such as a personal need allowance) and expenses.

Coverage Group	Benefit	Income Limit	Qualifications and Special Rules
Nursing Facility	Full MaineCare Benefit	\$2,901	Personal Needs Allowance: \$40
Residential Care Facility	Full MaineCare Benefit	Varies	Personal Needs Allowance: <ul style="list-style-type: none"> • \$50 for Supplemental Security Income (SSI) recipients • \$70 for non-SSI recipients
Waiver	Full MaineCare Benefit	\$2,901	Home and community-based long term care services are available to individuals who require the type of medical care usually available in a nursing facility or Intermediate Care Facility for Individuals with Intellectual Disabilities (ICF/IID) but are able to be cared for in their homes or in the community. Personal Needs Allowance: \$2,609

April 9, 2025

Amendment Offered by Senator Tepler to L.D. 782 “An Act to Amend MaineCare Financial Eligibility Requirements”

Amend the bill as follows:

Strike Section 4 and replace with the following:

Sec. 4. 22 MRSA §3174-FFF is amended to read:

§3174-FFF. State-funded medical program for noncitizens

1. Coverage provided. Effective July 1, 2022, a person is eligible for the same scope of medical assistance provided under section 3174-G if the person is a child under 21 years of age who would be eligible for assistance under the federal Medicaid program under Title XIX of the federal Social Security Act but for the person's immigration status. In accordance with 8 United States Code, Section 1621, the State shall appropriate funds in the state budget to provide state-funded medical assistance through the MaineCare program and the children's health insurance program as defined in section 3174-X, subsection 1, paragraph A for noncitizen individuals who reside in the State and are ineligible for coverage due to federal restrictions relating to immigration status in the federal Medicaid program and the children's health insurance program.

Effective January 1, 2026, a person is eligible for the same scope of medical assistance provided under section 3174 G if the person is a child under 23 years of age who would be eligible for assistance under the federal Medicaid program under Title XIX of the federal Social Security Act but for the person's immigration status. In accordance with 8 United States Code, Section 1621, the State shall appropriate funds in the state budget to provide state-funded medical assistance through the MaineCare program and the children's health insurance program as defined in section 3174 X, subsection 1, paragraph A for noncitizen individuals who reside in the State and are ineligible for coverage due to federal restrictions relating to immigration status in the federal Medicaid program and the children's health insurance program.

SUMMARY

This amendment replaces the language in the original bill expanding eligibility for noncitizens through age 22, to the extent coverage is allowable by federal law, with language providing coverage for individuals through age 22 who would be eligible for assistance under the federal Medicaid program under Title XIX of the federal Social Security Act but for the person's immigration status.