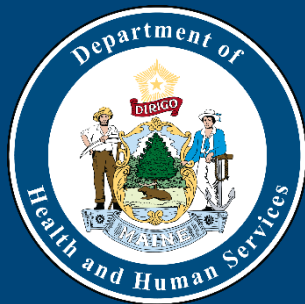


# Update on Upcoming Changes to MaineCare Eligibility

**Sarah Fisher, MaineCare Outreach Specialist**

October 5, 2026



# MaineCare Eligibility and Administration



**The Office of MaineCare Services (OMS)** administers MaineCare, Maine's Medicaid program. MaineCare is funded by the federal and state governments to provide free or low-cost health insurance and other health benefits to Mainers who meet certain requirements, usually based on income, disability, or age. MaineCare helps to ensure that Maine people are able to access the critical health services, both preventive and emergency, that enable them to live healthy, safe, and resilient lives.

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**The Office for Family Independence (OFI)** connects Maine residents to services and programs to help them meet a wide variety of needs. OFI determines initial and ongoing eligibility for MaineCare, SNAP, and TANF.

# Who is Enrolled in MaineCare?

As of June 2026, approximately 380,000 Mainers had MaineCare coverage.

Half of all children  
under 18 years old

~235,000  
households

53% female

67% of  
adults 65+  
experience  
1+ chronic  
conditions

85% have full  
coverage

48% age 19-64

~27% of all Mainers

# HR1 Impacts

HR1, a federal reconciliation bill, was signed into law on July 4, 2025.  
It makes national changes to the Medicaid program in all states, including Maine.



**MaineCare Expansion adult population** (approx. 70,000 of those covered) and some **noncitizen groups** face risk of coverage loss.



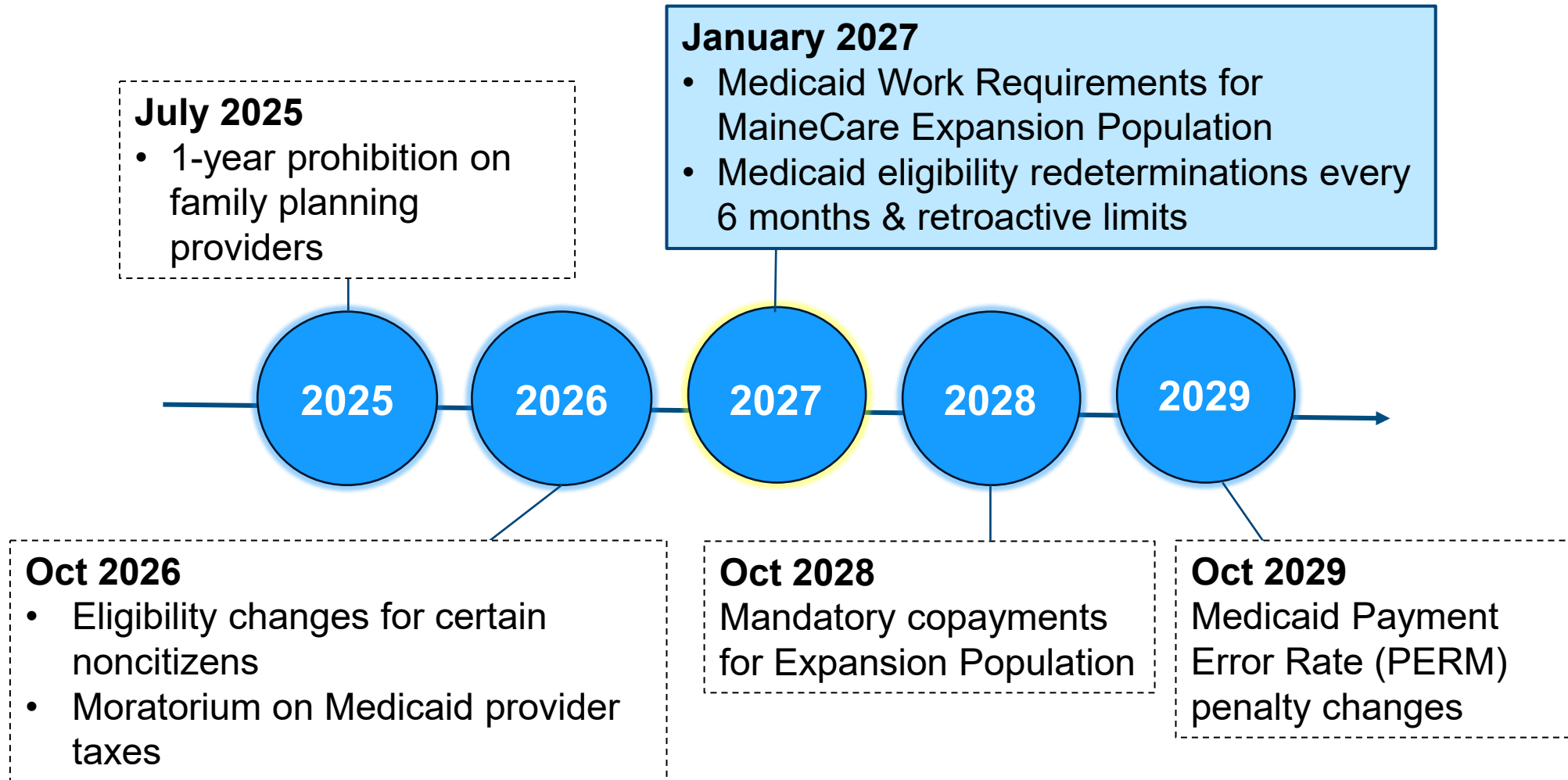
Providers face **funding strains** due to decreased MaineCare revenue and increased charity & uncompensated care.



**The changes destabilize** financing, narrow eligibility, and increase administrative burdens.

**Bottom Line: Coverage gaps, financial strain, and access barriers for patients.**

# Timeline of Key Changes to MaineCare



# What Changed on October 1, 2026

|                                       | Noncitizen groups* who will<br><b>no longer be eligible</b> for full MaineCare:                                                                                                                                                                                                                                                                                                                                                                         | Noncitizen groups* who will<br><b>still be eligible</b> for full MaineCare:                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|---------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Noncitizen Category</b>            | <ul style="list-style-type: none"> <li>• Asylees</li> <li>• Certain categories of Afghan, Amerasian, Iraqi, or Ukrainian immigrants</li> <li>• Certain non-U.S. born Native Americans</li> <li>• Humanitarian parolees</li> <li>• Noncitizen veterans</li> <li>• Pre-1980 conditional entrants</li> <li>• Refugees</li> <li>• Survivors of abuse or human trafficking</li> <li>• Those whose deportation is withheld by the Attorney General</li> </ul> | <ul style="list-style-type: none"> <li>• Children under 21 years of age</li> <li>• Cuban and Haitian Entrants</li> <li>• Legal permanent residents (Green Card holders)</li> <li>• People from the Marshall Islands, Micronesia, and Palau living in the U.S. under a special agreement called the Compact of Free Association (COFA)</li> <li>• People who are pregnant</li> <li>• People up to 12 months postpartum who had MaineCare coverage during their pregnancy, including retroactive periods</li> </ul> |
| <b>Effective Date</b>                 | October 1, 2026                                                                                                                                                                                                                                                                                                                                                                                                                                         | Ongoing – <b>no change</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <b>Covered Services Going Forward</b> | Emergency Services MaineCare only                                                                                                                                                                                                                                                                                                                                                                                                                       | Full MaineCare – <b>no change</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |

# What's Changing on January 1, 2027

## For MaineCare Expansion adults:

- New Work Requirements start to roll out
- Coverage renewal dates will start to be prospectively scheduled every 6 months instead of every 12 months

## For all MaineCare members:

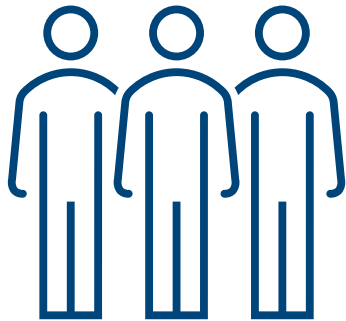
- Changes in retroactive coverage

**Note:** Maine is still working through key details with the federal government. OFI and OMS will continue to communicate with impacted members and partners. Additional toolkit resources (like how to screen for exemptions) are expected as 2027 approaches.

# Who will be impacted?

The **MaineCare Expansion population** (approx. 70,000 members) need to meet the new Work Requirements

## Who is a MaineCare Expansion member?



- Adults between the age of 19 to 64
- Do not meet Social Security Guidelines for Disability
- Do not have Medicare

# Work Requirements

MaineCare Expansion adults will need to meet Work Requirements in at least one calendar month since their last MaineCare renewal to maintain their eligibility for MaineCare coverage.

***They can meet these requirements if they:***

- ✓ Work and make at least \$580 in a month;
- ✓ Work, volunteer, attend school, or attend a work program for at least 80 hours in a month (or any combination of these activities for at least 80 hours in a month);
- ✓ Are enrolled in school at least half time; or
- ✓ Tell OFI if an exemption applies to them (see next slides).

# Members are exempt and will not need to meet Work Requirements if they are any of the following:

**Pregnant**

**Up to 12 months postpartum and had MaineCare while pregnant**

**A parent, guardian, or caretaker of a dependent child aged 13 or younger**

**A parent, guardian, or caretaker of an individual with disabilities**

**A veteran with a disability rated as “total”**

**A former foster youth who aged out of foster care at age 18 and who is currently under the age of 26**

**Receiving SNAP or TANF**

**Someone with a work-limiting health condition, including Substance Use Disorders.**

**Participating in certain Substance Use Disorder treatment programs**

**An inmate of jail or prison, or were an inmate in the last 3 months**

**American Indians and Alaskan Natives**

# Automatic Renewals

**OFI renews many MaineCare members through an Automatic Renewal process that checks data sources and renews when possible.**

**With the new Work Requirements, we are taking steps to minimize burden on MaineCare members and providers through automation and system integration.**

- *Example:* OFI verifies through available income sources that a member is earning \$580 in the month before their renewal. The member is able to be renewed without providing more information or contacting OFI.

**More information to  
come on.....**

- Work-limiting health conditions
- Short term hardship exemption
- Forms of documentation to satisfy the Requirements
- New MaineCare application
- Provider-specific supports from OMS

# What else is changing in 2027

## More Frequent Renewals

MaineCare Expansion adults will need to renew their coverage more frequently. It will now be every 6 months instead of every 12 months.

- There is no 6-month renewal required for American Indians and Alaskan Natives.
- If a renewal is not received within 60 days after its due, there may be a lapse in coverage

### ***Members can renew:***

- Best option: Online at [www.MyMaineConnection.gov](http://www.MyMaineConnection.gov)
- Other options: Mail, by phone, or in person at a DHHS office

## Changes to Retroactive Coverage

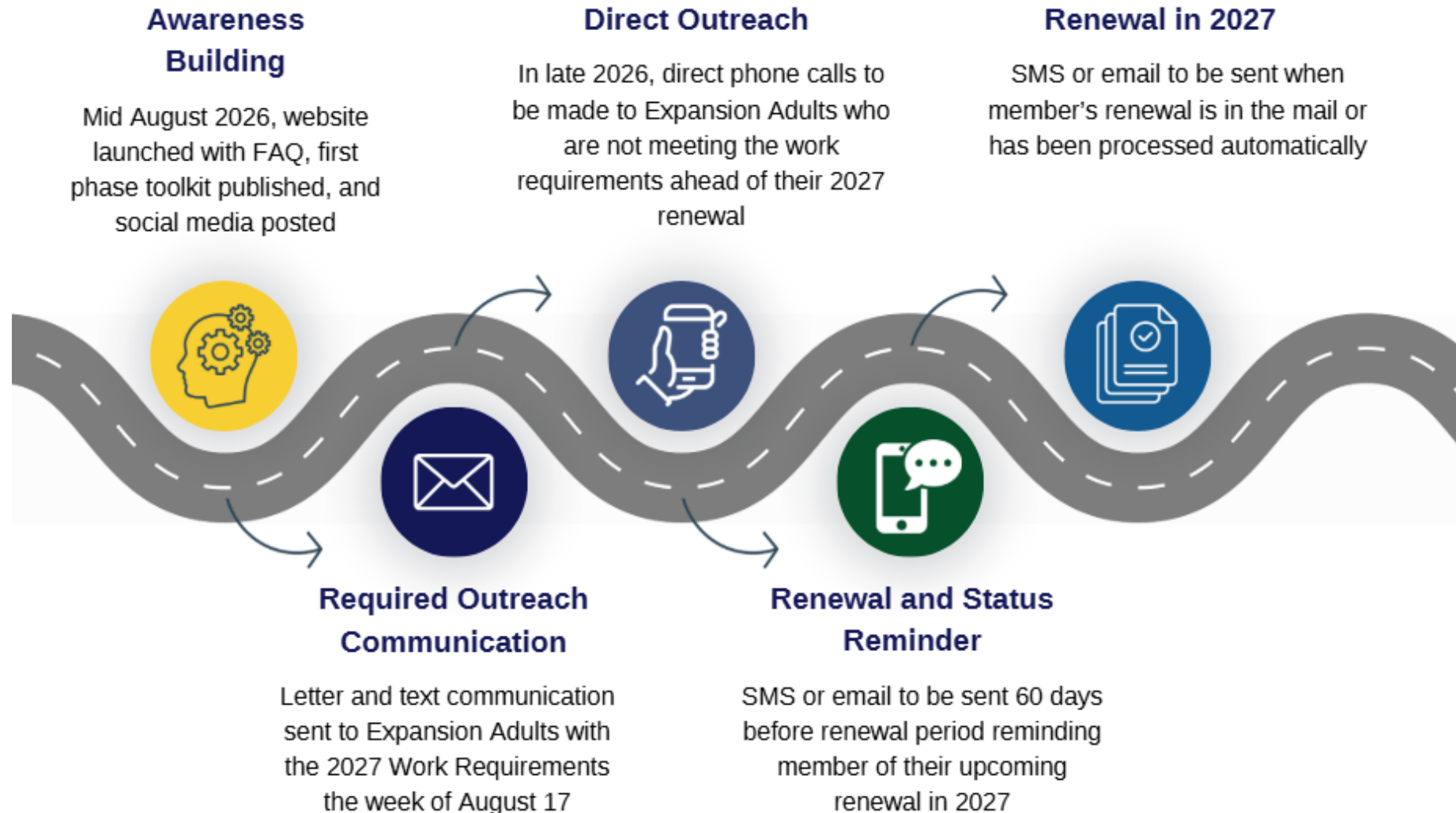
Right now, MaineCare applicants can ask for coverage that goes back up to three months before their application date.



**Starting January 1, 2027,  
retroactive coverage will be  
limited to:**

- **One month** for MaineCare Expansion adults
- **Two months** for all other applicants

# Member Communication Journey



# Valuing Our Partners' Role



**Maintaining coverage  
for eligible members.**

**Partners have an  
essential role in  
supporting MaineCare  
members.**

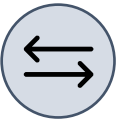
**DHHS has an essential  
role in supporting you.**

# Key Messages for Members

**The most important things members can do right now are:**



Keep OFI updated on their current mailing address, email, and phone number so that they receive important messages from OFI.



Report any changes that could affect their coverage, like pregnancy or disability, a change in their income, or a change to the size of their household.



Read all letters that OFI sends.



Create a My Maine Connection account to see important information about their coverage 24 hours a day, and opt in to e-noticing to avoid delays and receive letters faster.



Add the Office for Family Independence phone number to the contacts in their phone to make sure they don't miss a call: **1-855-797-4357**



Continue to attend necessary medical appointments, including for preventive care.

***There will not be reductions or changes to services MaineCare covers due to HR1.***

# Communications Toolkit and Landing Pages



## Ready-to-use materials for partners:

- Member FAQ and Member Flyer
- Partner and Provider FAQ
- Social media posts
- Key messages and full details on the 2027 changes

## Find on:

[MaineCare.gov/work](https://MaineCare.gov/work)

[MaineCare.gov/federalchanges](https://MaineCare.gov/federalchanges)

# Other Ways to Stay Connected



- [Sign up](#) for MaineCare Connects, the OMS quarterly partner newsletter.
- [Subscribe](#) to OMS's member and provider e-messages.
- [Attend](#) the OFI Monthly Community Partners Meeting.
- [Subscribe](#) to OFI's Monthly Newsletter for program participants.
- **Follow us** on social media for official MaineCare updates
  - **Facebook:** Office of MaineCare Services | Maine DHHS Office for Family Independence | Maine DHHS
  - **Instagram:** @mainedhhsoms | @mainedhhsofi

A serene autumn scene featuring a green canoe resting on a shore covered in fallen orange and red leaves. The background is filled with trees displaying vibrant fall foliage, reflected in the calm water of a lake or river. The sky is overcast and hazy.

**QUESTIONS?**

# Thank you!

