

What should I know about the benefits of MaineCare?

- The State of Maine Medicaid program is called MaineCare and it is administered by the **Maine Department of Health and Human Services**.
- MaineCare covers the cost of nursing home care for all state residents who (1) need the level of care provided by a nursing home and (2) are financially eligible for the program.
- For other Maine residents who do not qualify for MaineCare but need nursing home-level care, MaineCare may pay for home care, home modifications, adult day care and other supportive services. These services are provided through the **Elderly and Adults with Disabilities Medicaid Waiver**.
- Another non-nursing home MaineCare program that helps seniors is a benefit called **Consumer Directed Attendant Services (CDAS)**. Under CDAS, a beneficiary can receive help with activities of daily living in their homes.
- MaineCare offers Medicare beneficiary programs that may pay up to 100 percent of your premiums, deductibles, coinsurance charges and copayments.

To learn more about eligibility criteria and benefit limitations, please ask a Long-Term Care Specialist.

To learn more about long-term care options, program eligibility and/or for application help, please contact one of the community resources below. Help is available at no cost to you.

MaineGeneral Medical Center Long-Term Care Financial Counseling
[207-626-1160](tel:207-626-1160)

Maine Department of Health & Human Services
[855-797-4357](tel:855-797-4357)
www.maine.gov

Spectrum Generations/Central Maine Area Agency on Aging
[800-750-5353](tel:800-750-5353)
www.spectrumgenerations.org

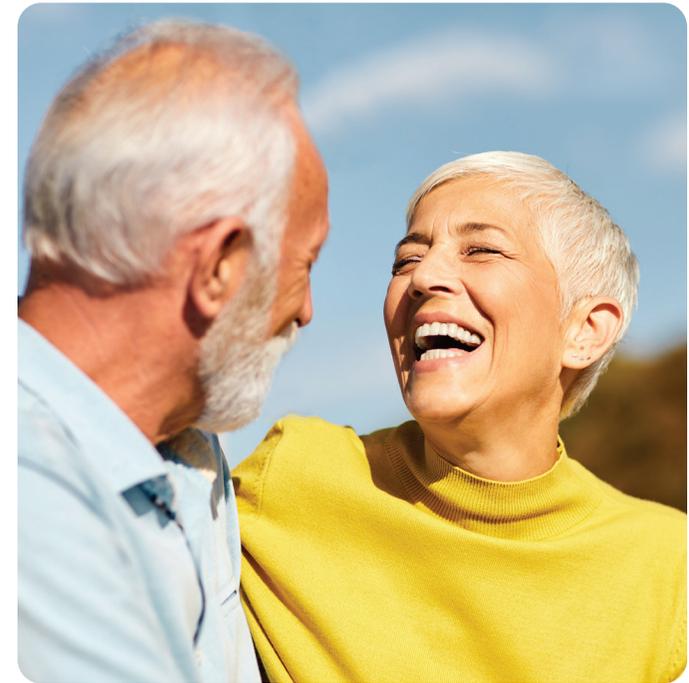


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ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 207-248-5290

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al (207) 248-5290; TTY: 711.

Long-Term Care Financial Counseling



Having a hard time understanding the variety of long-term care options and how to pay for them?

We can help.



How can our specialists help?

Our long-term care financial specialists are here to help you and your family/caregivers determine whether you are eligible for long-term care insurance coverage, answer any questions, and/or help you complete needed applications.

Our goal is to help you make the best choices for you and your family. We want everything to go smoothly for you when you leave the hospital. If you need a higher level of care once you leave, we will help with this.

Before you talk to one of our long-term care specialists, it may be helpful to gather personal information like your income, assets, expenses and insurances. While this information can help identify next steps, it is not necessary to start the process.

Call us

To reach a Long-Term Care Specialist, ask a member of your health care team to contact us. You or a family member also may call us at **207-626-1160**.

If you want to meet with us, we recommend that you schedule an appointment so you do not have to wait.

We are available Monday through Friday, 8 a.m. to 4:30 p.m.

We are located at the Alford Center for Health, 35 Medical Center Parkway, Augusta.

What is long-term care?

Long-term care involves a variety of services designed to meet a person's health or personal care needs when they can no longer perform everyday tasks by themselves. It may consist of home-based care or community supports. This care also is provided in a nursing home or assisted living facility when a person requires a higher level of care.

What services are offered in a long-term care facility?

Skilled Rehabilitation

This care option provides around-the-clock care by trained professional nurses and therapists. It is specifically designed for individuals who need long-term care after an injury, illness or surgery.

Long-Term Nursing Home Care

A nursing home offers medical and personal care services 24 hours a day that go beyond what is available in assisted living.

Assisted Living

Residential care for individuals who can no longer live independently, but do not yet need nursing home care.

Alzheimer's or Dementia Care

Care for persons with Alzheimer's disease or another form of dementia that is provided in an assisted living or nursing home setting.

Common questions:

Q. What options are available to help me cover my long-term care expenses?

A. One option is to buy a long-term care insurance plan from a trusted insurance agent. If this is not feasible, the State of Maine offers long-term care coverage through its MaineCare program. MaineGeneral's long-term care specialists can help determine if you may be eligible and help you apply. (See back panel for more program FAQs.)

Q. Is a nursing home or assisted living facility my only care option?

A. No. A lot of older and/or disabled community members rely on professional home health resources. To learn more about MaineGeneral's Community Care or home health services, please talk with your clinical team and physician.

Q. Will Medicare cover my long-term care expenses?

A. Traditional Medicare will cover some of the costs associated with skilled nursing care. Other Medicare plans may cover skilled nursing care, but it's important to discuss the details with your plan holder. Medicare or other Medicare plans do not cover nursing home or assisted living expenses.

Q. Why is so much documentation required to apply for MaineCare?

A. To be eligible for Long-Term Care MaineCare, you must prove you do not have the financial resources to cover the costs. That's why so much paperwork is involved — and why we're here to help.