

Part-time Worker Coverage Voucher

What is the Voucher Program?

The Voucher Program provides financial assistance to help uninsured, part-time, lower income workers pay for health coverage, offered by their employers, for themselves and their families. It is a voucher program that the DHA administers, through a federal grant awarded to the Governor's Office of Health Policy and Finance in the fall of 2009 from the Health Resources and Services Administration (HRSA). Enrollment is limited and it is on a first come, first serve basis.

Below are answers to some common questions. For more information please call the DHA at 1-877-892-8391 (TTY: 1-207-287-4344).

Question: What is employer sponsored insurance coverage?

Answer: A health insurance plan offered through an employer. There is a 5% minimum employer contribution requirement toward the employee rate.

Question: Are there specific employer sponsored plans that do not qualify for the Voucher?

Answer: Yes, plans with single deductibles of \$5,000 or higher are excluded. Health Savings Accounts that do not provide 100% preventive care are excluded. Policies specifically for specified diseases are excluded.

Question: What is the definition of uninsured?

Answer: Uninsured is defined as having no health insurance coverage in the 90 days prior to the effective date of the employer sponsored coverage. This definition applies to both the applicant and his or her eligible dependents.

Question: What is the definition of part-time?

Answer: Employers will define part-time workers for their own workforce. To be eligible for the Voucher a part-time worker must work between 10 and 35 hours per week.

Question: How is eligibility in the Voucher Program determined?

Answer: A person must be uninsured and working part-time for an employer who offers health insurance and has more than 50 employees. The employee's household income must be under 300% of the federal poverty level. The employee's assets must be under \$60,000 for a household of 1 and under \$120,000 for a household of 2 or more.

Question: How long does it take to receive a Voucher determination?

Answer: Processing of the applications will take 30 days from the date a complete application is received.

Question: Do you need to live and work in Maine in order to qualify for the Voucher Program?

Answer: Yes.

Question: How much is the financial assistance?

Answer: The amount of the Voucher available is based on the employee’s household income, household size and assets. The lower the household income and assets, the higher the financial assistance. The chart below shows the amounts employees will pay per month for their employer sponsored health plan depending on the Voucher they qualify for.

Voucher Level	Single	EE+Sp	EE+Ch	Family
1	\$30.00	\$35.00	\$35.00	\$45.00
2	\$75.00	\$100.00	\$100.00	\$125.00
3	\$180.00	\$240.00	\$240.00	\$300.00
4	\$330.00	\$440.00	\$440.00	\$550.00

Question: How is the Voucher distributed to employees?

Answer: The employer will deduct the appropriate premium from the employee’s paycheck. The Voucher payment will be available on the first of each month through use of the electronic benefit transfer (EBT) card. The EBT card is like a debit card.

Question: Where can the EBT card be used?

Answer: You can use your card where you see the Quest® sign. Look for the Quest® sign on the door or window of stores or banks as well as on ATMs.

Question: Where is there more information about the Voucher Program eligibility and how to apply?

Answer: Call the DHA at 1-877-892-8391 (TTY: 1-207-287-4344) and ask to learn more.

Question: Is enrollment limited to a certain number of members?

Answer: The HRSA grant provides limited resources. Enrollment is on a first come, first serve basis each month. Slots will be reserved for new members for every anniversary date up to the enrollment limit.

Note: For more information regarding the Direct Care Worker Program call DHA at 1-877-892-8391 (TTY: 1-207-287-4344).