

## What is the Voucher Program?

The Voucher Program provides financial assistance to help uninsured, part-time and seasonal, 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 on average between 10 and 35 hours per week.

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

Answer: Yes.

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

Answer: Processing of an enrollment will take 30 days from the date a complete application is received at DHA.

**Question: How is eligibility in the Voucher Program determined?**

Answer: A person must be uninsured and working part-time or seasonally for an employer who offers health insurance. The employee’s household income must be under 300% of the federal poverty level (\$32,490 for a single and \$66,150 for a family of four). 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.

The amount of the Voucher is based on the employee’s household income, household size and assets. There are four Voucher levels: the lower the household income and assets, the higher the Voucher and the lower the cost to the employee.

**Question: How does the Voucher work?**

Answer: Employers deduct the employee’s share of the premium from the employee’s paycheck. DHA sends the Voucher payments to the employee through an electronic benefit transfer (EBT) card on the first of each month to help offset the payroll deduction. The EBT card works 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: How much will the health insurance cost?**

Answer: The chart below shows the final amount employees will spend per month for their health insurance after payroll deductions and Voucher payments.

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: 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).**