STATE OF MAINE
DEPARTMENT OF PROFESSIONAL
AND FINANCIAL REGULATION
BUREAU OF INSURANCE
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Superintendent

Bulletin 417

Announcement of Maine's Long-Term Care Partnership Program

(Supersedes Bulletin 367)

On November 10, 2009, the State of Maine received approval from the Centers for Medicare and Medicaid Services (CMS) for the Maine Long-Term Care Partnership Program with an effective date of July 1, 2009. For more detailed information on the implementation of this program, please see Bulletins 418 and 419 (which supersede Bulletins 368 and 369).

The Maine Long-Term Care Partnership Program provides asset protection to purchasers of qualified long-term care insurance policies covered by the Maine Long-Term Care Partnership Program. Specifically, the asset eligibility and recovery provisions of the MaineCare program are modified by disregarding assets equal to the insurance benefits received from Partnership Policies, thus permitting individuals to protect assets from spend-down and estate recovery requirements if MaineCare assistance is ever needed. The Maine Long-Term Care Partnership Program has been adopted in accordance with the federal Deficit Reduction Act of 2005 (P.L. 109-171) and the Maine Long-Term Care Partnership Act (22 M.R.S.A. § 3174-GG).

For additional information, see the Maine Bureau of Insurance website at http://www.maine.gov/pfr/insurance or contact us at 624-8475 or (800)300-5000 (in state only.)

For MaineCare-related questions, see the Maine Department of Health and Human Services website at http://www.maine.gov/dhhs or contact them at (207) 287-3707.

February 6, 2017
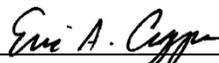
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