

MAINE RESOURCE LIST FOR UNION MEMBERS AND THEIR FAMILIES

Information for working families struggling with financial strain and unemployment

Unemployment Insurance	2
General Assistance in Maine	14
Utility Assistance in Maine	16
Mortgage Assistance – Foreclosure Avoidance	18
Health Insurance	23

Unemployment Insurance

Overview of Unemployment Benefits.

What is Unemployment Insurance?

Unemployment insurance provides a temporary source of income to individuals who have lost their jobs through no fault of their own. Unemployment insurance is funded by unemployment taxes paid by employers.

When should I apply for benefits?

You can apply as soon as you become unemployed. Your application cannot be made retroactive prior to the week in which it is filed.

How do I apply for benefits?

You can apply for unemployment [online](#), by [telephone](#), or by [mail](#). **Your best option for filing and unemployment claim is to file online.** If you are temporarily laid-off, your employer may provide you with a partial claim form if they expect to rehire you within a short period of time. **Filing by phone may be difficult during periods of high call volumes, you may have a long wait time on the phone or get a message to call back later in the day. We apologize for the inconvenience. Wait times are typically shorter on Wednesdays and Thursdays and in the afternoon.**

When you apply you will need the following information:

- Your Social Security Number or Alien Registration Number;
- The business name, address and telephone number of each place you worked at during the past 18 months; and
- The jobs you held and the dates you worked (for each employer).

Veterans who separated from the armed forces in the past 18 months will need to provide information from a DD-214. Federal civilian employees will need to provide information from a SF-8 or SF-50.

How much will I receive ?

The dollar amount you are qualified to receive each week is called your **weekly benefit amount**. It is based on your earnings during a set period prior to losing your job. The figure is calculated by dividing the average of your wages in the 2 highest quarters of your [base period](#) by 22. The maximum weekly benefit you can earn is \$356.00 (plus \$10 per dependent per week up to one half the weekly benefit amount).

Will my employer be notified?

Yes. We will contact your employer to obtain information needed to process your application.

What is covered employment?

Covered employment is work performed for employers who are subject to unemployment compensation law. Covered employment from other states may be used under certain conditions.

What is the benefit year?

The benefit year is a period of 52 consecutive weeks. It begins on the Sunday of the week in which your application is filed. Your claim is good for one year.

What is the base period?

The base period is the first four of the last five completed calendar quarters immediately preceding the first day of your benefit year. We will use the last four completed quarters if you are not eligible using the regular base period quarters.

How long may I receive benefits?

The law establishes the maximum amount you may draw during your benefit year. This amount depends on your individual earnings and is limited to a maximum of 26 weeks of regular unemployment benefits. Not all individuals qualify for all 26 weeks. You may also qualify for up to 20 additional weeks of benefits under a temporary [Emergency Extended Unemployment Compensation Benefit](#) program. (Additional benefits may also be available under [Special Programs](#).)

If I am monetarily eligible (I have the required wages in my base period), will I receive benefits?

Not necessarily. The monetary allowance of an application means only that you have sufficient qualifying weeks and wages. We must determine if you meet all of the eligibility requirements.

What can keep me from qualifying for Unemployment?

You may have enough covered wages in your base period and still be denied for other reasons. *Some* of the reasons for disqualification are listed below.

You may be disqualified if you:

- were discharged or fired for misconduct [[Laws](#), [Rules](#)]
- voluntarily quit without good cause attributable to the employment [[Laws](#), [Rules](#)]
- are not able and available for full-time work [[Laws](#), [Rules](#)]
- are not a U. S. citizen and not authorized to work in this country [[Laws](#), [Rules](#)]
- have limited the wages, hours, days, or areas of a job you would accept [[Laws](#), [Rules](#)]
- do not report for or satisfactorily participate in reemployment services as directed [[Laws](#), [Rules](#)]

- are self employed [[Laws](#), [Rules](#)]
- are involved in a strike [[Laws](#), [Rules](#)]
- are not looking for work [[Laws](#), [Rules](#)]
- refuse suitable work [[Laws](#), [Rules](#)]

Are there other types of disqualification?

Yes. The law imposes a special "between-terms" disqualification whereby certain college and school employees cannot be paid benefits for any week of unemployment which begins during the period between two successive academic years or terms. Also, professional athletes cannot be paid benefits for weeks of unemployment between two successive sports seasons. You should always file a claim to determine your eligibility if any of these conditions apply to you. [[Laws](#), [Rules](#)]

What are my obligations after I am approved for benefits?

Weekly claims are filed on a calendar-week basis, Sunday through Saturday. Weekly claims forms must be filed within 14 days of the date that the claim form is issued to you. If filed later, you will have to show good cause for late filing. The unemployment call center that you call will send you a booklet on your rights and responsibilities while filing claims. Claim forms will be sent to you on a weekly basis which must be returned to continue receiving benefits.

How long will it take to get my first unemployment check?

The first valid week is a Waiting Period week and no check is payable for that week. It will take approximately 2-3 weeks from the date you first file a new claim to receive your first unemployment check. (Remember, you must file a claim to receive credit for the waiting week.)

Are all earnings reportable each week?

Yes. You must report **all earnings from all jobs** for the week the work was performed even if you were not paid that week. Your first \$25.00 will not affect your unemployment check. Earning greater than \$25.00 will be deducted from your benefits. If you earn more than \$5.00 above your weekly benefit amount, you will not be eligible for benefits for that week.

Is any other income deducted?

Under certain conditions, termination or separation pay, vacation pay and pensions are deducted. [[Laws](#), [Rules](#)]

It doesn't look like I'll be able to collect unemployment after reading this information. What should I do?

You should file a claim. This information is provided to you as a guide only. Your eligibility cannot be accurately determined without actually filing a claim for benefits. You will be provided with a written decision that can be appealed if you disagree with the facts. Your claim cannot be backdated for any reason and valuable weeks of benefits could be lost if you delaying filing a claim. You cannot be denied the right to file a claim and receive a determination of eligibility.

Is Job Training Available?

Yes. The Maine Department of Labor is a workforce development agency and uses a variety of federal and state programs. Workers who lose their jobs due to foreign imports may be eligible for training and other services if their employers have been "certified" under the Trade Adjustment Assistance laws (TAA). A list of certified employers is available under the [Special Programs](#) section. Contact the [CareerCenter](#) for more information.

In order to apply for UI benefits in Maine, you can apply one of three ways:

Filing Online

You can file online from any computer connected to the internet. If you don't have a computer at home, you can use computers at the CareerCenter or at many local libraries.

- The online service allows you to file new unemployment claims (<https://portalxw.bisoex.state.me.us/mics/>)

- Reopen an existing account

(<https://portalxw.bisoex.state.me.us/mics/>)

- or to file a weekly unemployment claim

(<https://portalxw.bisoex.state.me.us/webcc/>)

Note: New Emergency Unemployment Extended Benefit claims can not be filed online.

Filing by Phone

Call the Unemployment Claims Center toll-free at: 1-800-593-7660 or TTY: 1-888-457-8884. If you need interpreter services, press the number "1" once you are connected to the Claims Center and tell the Claims Representative what language you speak.

Claims Center Wait Times: During periods of high call volumes, you may have a long wait time on the phone or get a message to call back later in the day. We apologize for the inconvenience. Wait times are typically shorter on Wednesdays and Thursdays and in the afternoon.

If you do not have a phone at home, you can call from your nearest CareerCenter.

Filing by Mail

To file by mail, you will need to complete and submit the following forms:

- Initial Application Form (B9.2)
- Income Tax Withholding Form (W4-V)
- Dependents Form (B-70)

Have you exhausted your UI Extended Benefits or are you about to exhaust them?

Information on Unemployment Insurance Extensions

Emergency Unemployment and Extended Benefits

Two temporary programs are providing extra weeks of unemployment benefits to workers who have run out of their up to 26 weeks of Regular Unemployment.

Emergency Unemployment Compensation

- For workers who have run out of Regular Unemployment and are still unemployed.
- Provides additional weeks of benefits under Emergency Unemployment Compensation (Tier 1, Tier 2, Tier 3, and Tier 4)

Emergency Unemployment Compensation (EUC) is a temporary program providing additional weeks of unemployment benefits to qualified workers who have run out of Regular Unemployment benefits:

- Up to 20 weeks of benefits under EUC Tier 1 - became law in July 2008 and extended in November 2008; and
- Up to 14 weeks of benefits under EUC Tier 2 - tier 2 was originally 13 weeks, but a law change in November 2009 added an additional week.
- Up to 13 weeks of benefits under EUC Tier 3 - added November 2009 - [Find out More](#)

Who Qualifies?

If you opened an unemployment claim starting on or after May 1, 2006 you *may* be qualified for Emergency Unemployment Compensation (extended benefits) if:

- You are unemployed; and
- You have exhausted rights to all regular unemployment benefits.

How to Apply and File Claims

Individuals who are currently filing for benefits will automatically be enrolled in the next available program/tier, as long as you are within the EUC dates described above. Continue filing your weekly claims as in the past.

Individuals who had previously collected, but have exhausted their benefits will be sent an application for the new EUC tiers. If you did not receive an application by mail and believe you may be eligible, you can [download an application online](#). Submit the completed application by mail or fax.

Mail to:

Bureau of Unemployment Compensation
47-EB/EUC State House Station
Augusta, ME 04333-0047

or Fax to: (207) 626-6231

Once your application is reviewed, you will be sent information regarding your eligibility and the amount you may collect, along with claim cards for weeks ending November 14, 2009 and later. Initially, you must submit these paper claim forms. After you receive your first payment, you may begin filing on the web or through the automated telephone system.

How Much Will I Receive?

Emergency Unemployment Compensation provides extra weeks of benefits on top of your Regular Unemployment benefits. If you are eligible to receive Emergency Unemployment Compensation, you will receive a notice from the Department of Labor showing the amount of benefits you will potentially be eligible to collect.

How Long Will it Take for Me To Receive a Check?

You will not have to serve a waiting week for Emergency Unemployment Compensation benefits. Depending on the volume of applications received, it may take one to three weeks to process your initial claim. Once a claim has been opened and a person is determined eligible to collect benefits, checks will be processed within 1 – 3 days after the individual files a weekly claim either by Internet, telephone or mail (providing no eligibility issues are pending).

I am still getting Regular Unemployment benefits. Will my benefits automatically extend after they run out?

Claimants whose Regular Benefits are exhausted with the week ending December 19, 2009 or earlier will automatically be enrolled in the EUC program. No application is required.

What if I run out of Emergency Unemployment Compensation?

If you run out of Emergency Unemployment Compensation benefits, you may be eligible for additional weeks of benefits under the [Extended Benefits](#) program.

I'm an employer who pays unemployment taxes. Will I be charged more because of the extra benefits paid out under Emergency Unemployment Compensation?

No. Emergency Unemployment Compensation is federally funded. Employers will not be charged for any claims paid out under this program.

[Extended Benefits](#)

- For workers who have run out of both Regular Unemployment and Emergency Unemployment Compensation and are still unemployed.
- Provides up to 13 more weeks of benefits after Regular Unemployment benefits and Emergency Unemployment Compensation have run out.

Extended Benefits (EB) is a temporary program providing up to 13 weeks of additional unemployment

benefits to workers who have lost their jobs through no fault of their own, are still unemployed, and have run out of other unemployment benefits.

To qualify for Extended Benefits, you must have first:

- received and run out of all Regular Unemployment benefits available to you; and
- received and run out of all [Emergency Unemployment Compensation](#) benefits.

You won't be eligible for Extended Benefits if you are are qualified for another benefit year in Maine or in another state, or if you have rights to benefits or an allowance under the Railroad Unemployment Act; Federal laws; or the unemployment laws of Canada.

Important Tip: The Extended Benefits program has different work search and suitable work requirements than other unemployment programs. Please read the frequently asked questions section below for more information or download this [information sheet on Extended Benefits](#).

Who Qualifies?

You may qualify for Extended Benefits if you have lost your job through no fault of your own and have run out of all Regular Unemployment and Emergency Unemployment Compensation benefits.

How Do I Apply?

You do not need to apply. You will **automatically** receive your first weekly claim form and information on your maximum weekly benefit amount by mail if you qualify under the program.

How Do I File a Weekly Claim For Extended Benefits?

Weekly claims for Extended Benefits can only be submitted on paper - you cannot file your weekly claim by phone or online. The form is different than other claim forms you have used in the past. You will need to fill out a section asking for detailed information on your weekly work search activities. You will receive a new weekly claim form each week. Extra copies of the [Extended Benefits Weekly Claim Form can be downloaded here](#).

Mail your weekly claim to:

Bureau of Unemployment Compensation
Attn: Special Program Unit
47-EB State House Station
Augusta, ME 04333-0047

or Fax your weekly claim to: (207) 287-3395

How Much Will I Receive?

Extended Benefits provides up to 20 weeks of benefits after your Regular Unemployment and Emergency Unemployment Compensation benefits run out. If you are eligible to receive Extended Benefits, you will receive a notice from the Department of Labor showing the amount of benefits you will potentially be eligible to collect.

How long Will it Take for Me To Receive a Payment?

You will not have to serve a waiting week for Extended Benefits. It may take one to two weeks to process your weekly claim. Once your claim is reviewed and you are found eligible for that week, your payment will be processed within 1 – 3 days (providing no eligibility issues are pending).

What is Different about the Work Search Requirements for Extended Benefits?

The work search requirements for Extended Benefits include weekly reporting of your work search activities on your weekly claim form. You are required to contact at least four employers a week as part of your work search. Your work search contacts must be made on at least two different days of the week. You are required to apply for and accept any form of suitable work. For more information download the [Extended Benefits information sheet on work search requirements and suitable work](#).

What is Considered Suitable Work?

Suitable work is any job that is within your capabilities, pays more than your weekly benefit amount, and pays more than the State minimum wage of \$7.25 per hour.

You could lose your Extended Benefits if you:

- do not accept a referral or fail to apply for a job that was referred to you by the CareerCenter; or
- fail to accept a written job offer.

You must report **any and all** offers of work. For more information download the [Extended Benefits information sheet on work search requirements and suitable work](#).

Will employers be charged more because of extra benefits paid out under Extended Benefits?

Most employers will not. The Federal Government pays 100% of the cost of Extended Benefits for the vast majority of workers expected to be covered by the program. **If you are an employer that pays unemployment taxes, you will not pay any charges associated with Extended Benefits paid to your former employees.**

Some public sector and non-profit employers that are "[direct reimbursement](#)" may be charged if a former employee collects Extended Benefits. State, County and Municipal employers may be reimbursed for Extended Benefit charges paid to the Maine Unemployment Trust Fund.

Who Qualifies for Emergency Unemployment Compensation?

Emergency Unemployment Compensation is available only after you have run out of your up to 26 weeks of Regular Unemployment benefits.

Emergency Unemployment Compensation (EUC) is a temporary program providing additional weeks of unemployment benefits to qualified workers who have run out of Regular Unemployment benefits:

- Up to 20 weeks of benefits under EUC Tier 1 - became law in July 2008 and extended in November 2008; and
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No. Emergency Unemployment Compensation is federally funded. Employers will not be charged for any claims paid out under this program.

Who Qualifies for Extended Benefits?

The Extended Benefit program is only available only after your Emergency Unemployment Compensation runs out.

To qualify for Extended Benefits, you must have first:

- received and run out of all Regular Unemployment benefits available to you; and
- received and run out of all [Emergency Unemployment Compensation](#) benefits.

You won't be eligible for Extended Benefits if you are are qualified for another benefit year in Maine or in another state, or if you have rights to benefits or an allowance under the Railroad Unemployment Act; Federal laws; or the unemployment laws of Canada.

Important Tip: The Extended Benefits program has different work search and suitable work requirements than other unemployment programs. Please read the frequently asked questions section below for more information or download this [information sheet on Extended Benefits](#).

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Some public sector and non-profit employers that are "[direct reimbursement](#)" may be charged if a former employee collects Extended Benefits. State, County and Municipal employers may be reimbursed for Extended Benefit charges paid to the Maine Unemployment Trust Fund.

General Assistance in Maine

- Maine Bureau of Financial Institutions

<http://www.maine.gov/pfr/financialinstitutions/>

Telephone: 800-965-5235 (toll free in Maine) or 207-624-8570

The Bureau of Financial Institutions supervises all state-chartered financial institutions including banks, credit unions, and nondepository trust companies. The Bureau maintains and promotes safe and sound financial practices; strength, stability and efficiency of financial institutions; security of deposit and share funds; reasonable and orderly competition; and development and expansion of financial services advantageous to the public welfare.

What they do

- Conduct examinations of state-chartered banks, credit unions, and nondepository trust companies.
- Act on applications regarding most corporate activity, including the formation of new financial institutions, ownership changes, and mergers.
- Investigate complaints.
- Educate consumers about their rights and responsibilities under our laws.

- Bureau of Consumer Credit Protection

<http://www.maine.gov/pfr/consumercredit/index.shtml>

Telephone: 800-332-8529
(toll free in Maine) or 207-624-8527

The Bureau of Consumer Credit Protection oversees many aspects of the consumer finance industry, including non-bank mortgage lenders, debt collectors, loan brokers, retail creditors, money transmitters, credit reporting agencies and non-bank ATMs. The office administers state credit-related statutes and protects consumers by conducting compliance examinations, responding to consumer complaints, issuing licenses and providing consumer education and outreach.

- 2-1-1 Maine

<http://www.211maine.org/>

Simply dial 2-1-1 from any Maine phone.

2-1-1 Maine is part of a national movement to centralize and streamline access to health and human service information and resources. The first 2-1-1 Call Center was initiated by United Way of Metropolitan Atlanta in 1997. Connecticut followed with a statewide system in 1998. In July 2000, the Federal Communications Commission approved 2-1-1 nationally for health and human services information and referral.

Pine Tree Legal - Foreclosure Prevention Toolkit

http://www.ptla.org/ptlasite/cliented/foreclosure/index_html

Pine Tree Legal Assistance is a nonprofit corporation with 501(c)(3) status established in 1966 by private attorneys in Maine to promote access to justice by providing high quality free legal assistance responsive to the immediate needs of individual low-income clients and to address the long-range barriers to justice affecting low-income people in Maine.

- Maine Volunteer Lawyer's Project

http://www.vlp.org/index_html

Phone: (207) 774-4348
(800) 442-4293

The Maine Volunteer Lawyers Project (VLP) coordinates the volunteer efforts of Maine attorneys and community members to help low-income people navigate the civil justice system. We provide free information, brief assistance and pro bono legal representation in civil legal matters to qualifying clients. Our volunteers give low-income Mainers the tools and the know-how to be equal participants in our legal system.

Utility Assistance in Maine

Help with your winter utility bill.

The Low-Income Home Energy Assistance Program (LIHEAP) provides money to help low-income homeowners and renters pay for heating costs.

The amount of assistance you may get from LIHEAP is based on your household size and income, energy costs, and other factors.

You may be eligible for assistance if your total household income falls within 230% of the federal poverty guidelines or 75% of the state area median income, whichever is less. Eligibility for households with incomes between 200% and 230% of the federal poverty guidelines is limited to those households with a member who is susceptible to hypothermia, such as elderly, a child under the age of two, or with a doctor's diagnosis.

If your heat is included in your rent, you may still apply for LIHEAP.

If you have less than ¼ tank of heating fuel or are in danger of having utility services disconnected and you have no way to pay your energy company, LIHEAP also may make an emergency fuel payment for you so that you will stay safe and warm.

If you are eligible for LIHEAP, you also may qualify for other programs that require LIHEAP eligibility:

- If you receive residential electric service from an electric utility and you are not living in government subsidized housing, you may be eligible for assistance with your electric bills from your electric utility's Low Income Assistance Plan (LIAP).
- If you pay your own electric bill, you may be eligible for a new, energy-efficient refrigerator from MaineHousing's Appliance Replacement Program.
- If your home is not as energy efficient as it could be, you may qualify for home weatherization improvements through our Weatherization Program.
- If your heating system is in need of repair or replacement, you may qualify for the Central Heating Improvement Program (CHIP).

How Do I Apply for These Programs?

Please refer to the agency contact list (below) to apply for LIHEAP and to be automatically considered for the Low Income Assistance Plan and the Appliance Replacement, Weatherization and Central Heating Improvement programs.

Applications for LIHEAP are accepted from July 1 through April 30 of each year.

At the time of application, you should be prepared to provide:

- Names and social security numbers of all people living in your household.
- Proof of gross household income for the last 3 or 12 months (wages, social security, unemployment, pension, and disability payments are all considered to be income).
- Proof of present address (for example, a rent receipt, lease, deed, or property tax bill).
- Recent copies of your energy and utility bills.

State of Maine Community Action Programs

The following is a comprehensive listing of the state's Community Action Programs (CAP). These individual programs service their own geographical area as listed below. Your local CAP is the first stop in applying for the above mentioned heating assistance programs.

Your local CAP may also have other services or programs that are not available state-wide, so it is a good starting point if you are in need of **any** assistance.

Agency	Area Covered	Location	Telephone
<u>Aroostook County Action Program</u>	Aroostook County	Presque Isle	207-764-3721 800-585-3053
<u>Community Concepts, Inc.</u>	Androscoggin, Oxford Counties	South Paris	207-743-7716
<u>Kennebec Valley Community Action Program</u>	Kennebec, Lincoln, Sagadahoc, and Somerset Counties	Waterville	207-859-1500 800-542-8227
<u>Penquis Community Action Program</u>	Penobscot, Piscataquis Counties	Bangor	207-973-3500 800-215-4942
<u>Peoples Regional Opportunity Program</u>	Cumberland County	Portland	207-874-1140 800-698-4959
<u>Waldo Community Action Partners</u>	Waldo County	Belfast	207-338-6809 800-498-3025
<u>Washington-Hancock Community Agency</u>	Washington, Hancock Counties	Millbridge	207-546-7544 800-828-7544
<u>Western Maine Community Action</u>	Franklin County	East Wilton	207-645-3764 800-645-9363
<u>York County Community Action Corp.</u>	York County	Sanford	207-324-5762 800-965-5762

Mortgage Assistance – Foreclosure Avoidance

If you are at risk of falling behind on your monthly mortgage payments, or if you have received a foreclosure notice or a foreclosure date has been set.

A good starting point is Maine Housing's website:

<http://www.mainehousing.org/EDUForeclosure.aspx>

If you are worried about your next house payment or you face foreclosure - this site provides foreclosure prevention tips and resources to assist you, and a list of HUD-approved housing counselors who can help you for free.

The sooner you act, the better your chance of saving your home. In many cases contacting the lender early in the process will make it easier for you to work out a plan to help you get back on track, depending on your situation and how far behind you are. Your lender or a HUD-approved housing counselor can help you find real options to avoid foreclosure.

Be careful who you go to for advice, and beware of scam artists or people trying to take advantage of your situation. HUD sponsors many housing counseling agencies that can help you with questions relating to foreclosure and credit issues.

For an overview of foreclosure issues, view a WCHS news interview with Will Lund, Director of the Maine Bureau of Consumer Credit Protection.

Contacting your lender:

If you are having trouble making your mortgage payments, or you expect to have trouble soon - it's important to contact your lender or loan servicer right way. Your loan servicer is the company that processes your mortgage payments for your lender.

The best solution (sometimes called a "workout plan") will depend on the homeowner's situation. Possible foreclosure prevention options include:

- **Repayment plan:** The lender may add an additional amount of money to the regular monthly payment to make up the past-due amount, or missed payments may be added to the loan balance.
- **Forbearance:** A formal agreement with the lender under which mortgage payments are reduced or suspended for an agreed upon period. At the end of that period, the homeowner resumes regular payments, and brings the loan current through a lump sum payment or additional partial payments over a number of months (unless the loan has also been modified to make this unnecessary).

- **Loan modification:** Involves permanently changing the mortgage to make the payments more manageable. Modifications include lowering the interest rate, extending the term of the loan, adding missed payments to the loan balance, or as a last resort, reducing the principal amount of the loan.

Most lenders will not stop the foreclosure process once it has begun. The lender will stop the process once a workout solution is fully in place and receiving the agreed upon payments from the homeowner.

Mortgages through the Federal Housing Administration (FHA) and Veterans Administration (VA) may offer different or additional foreclosure alternatives. For example, an FHA borrower may be eligible for a one-time payment from the FHA insurance fund to the lender to bring the mortgage current. The borrower is responsible for repaying the “partial claim” when they pay off the mortgage or sell the property. A repayment plan may be a good remedy for someone who has to make up only one missed payment. A loan modification may be necessary for someone facing a long-term reduction in income.

Here are some suggestions for talking with your lender or loan servicer about the options they may be able to offer:

Before you call:

- Open and read all mail from your lender or loan servicer. The phone number to call to reach your lender or loan servicer will be printed on your mortgage statement or on a letter from your lender.
- Have your loan number available so your lender or loan servicer can look up your account. Your loan number also will be on your mortgage statement.
- Be prepared to answer questions about why you have missed (or expect to miss) mortgage payments. You may be asked to provide this information in the form of a letter (often called a “hardship letter”). If you need assistance in writing a hardship letter, contact a housing counselor.
- Be prepared with information on your monthly household income and expenses by completing a budget worksheet. Your loan servicer may do a financial assessment to find out what workout options are available to you. You may be asked to send documentation like pay stubs or income tax forms.
- Be prepared with information on your savings. If you do not have money saved, be prepared to explain to your lender or loan servicer how and when you will be able to contribute money toward your loan workout.

When you call:

- Write down the date and time of the call, who you talked to, and what the loan servicing representative told you.
- If you are not yet late on your payments, a Customer Service Representative may be able to assist you.
- If you are already late on your payments (or if the Customer Service Representative can not help), ask to speak with the “Loss Mitigation” department. This is the department that can

talk to you about possible workout options. Get a phone number for the person you talk with in the Loss Mitigation department, so you can call that person back directly.

- Tell the loan servicing representative about your situation and that you want to work with them to bring (or keep) your mortgage current. Answer all the lender's questions honestly, and be prepared to fax or mail any financial documentation they request as soon as possible.
- Ask what workout options are available to you. Get any proposed workout plan sent to you in writing before you agree to it. Make sure you can really afford a workout plan before you agree to it.
- If you have questions or want a second opinion, contact a HUD-approved housing counselor (list below) for free advice.

Housing Counselors:

A HUD-approved housing counselor can play an important role if you have fallen behind on your mortgage payments and may be facing foreclosure.

HUD approved counseling agency staff must possess a working knowledge of HUD housing programs (including public housing), the housing programs available in the community, and the local housing market.

A housing counselor will help you assess your financial situation and offer specific suggestions on what you should do, free of charge.

A housing counselor can:

- Review your financial situation and help you plan a budget and spending plan;
- Help you to contact your lender or loan servicer and prepare a "hardship letter" that explains your situation;
- Identify what workout options are available and the option that is best for you;
- Explain the terms of any refinancing or other options to you.

The documents needed for housing counseling sessions are as follows:

- Copy of your mortgage/deed of trust
- Copy of your note
- Any correspondence from the mortgage company or its attorney, even if it's unopened
- Any documentation from the courts or the sheriff regarding a foreclosure
- Most recent pay stubs for all employment
- Last two months of all bank statements
- Most recent bills and statements for all expenses

- Last year's tax return

In addition, the national non-profit Homeownership Preservation Foundation provides free foreclosure counseling by phone. Their toll free hotline is 1-888-995-HOPE.

**Maine HUD-Approved Agencies Providing
Foreclosure Prevention Counseling Services**

Aroostook County Action Program, Inc.
Aroostook County
Jeff Heron 207-768-3023 ext. 657
Jheron@acap-me.org

Washington-Hancock Community Action
Program
Washington and Hancock Counties
Mary Boylan 207-546-7544 x 3320
mboylan@whcacap.org

MaineStream Finance
Penobscot, Piscataquis, Knox, and Waldo Counties
Dana Ward 207-973-3555
dward@penquis.org

Kennebec Valley Community Action Program
Kennebec and Somerset Counties
Kim Moulton 207- 859-1637
kimm@kvcap.org

Community Concepts, Inc.
Androscoggin and Oxford Counties
Linda Lajoie
Bitsy Holt
207-333-6418
llajoie@community-concepts.org
207-333-6413
bholt@community-concepts.org

York County Community Action
York County
Jessica Michaud,
Intake Specialist
Intake: 207-459-2967 or 324-5762 ext 2967
jessicaM@yccac.org

Coastal Enterprises, Inc.
Statewide
Diane Sherman 207-882-7552 ext. 126

dianes@ceimaine.org

Consumer Credit Counseling Services (CCCS)
of Maine

Statewide

Justin Dobson 1-800-439-CCCS (2227) www.cccsme.org or

Justin.Dobson@moneymanagement.org

Legal Resource Organizations

Pine Tree Legal Assistance Local Offices: Portland: 774-8211 Bangor: 942-8241

Lewiston: 784-1558 Presque Isle: 764-4349

Augusta: 622-4731 Machias: 255-8656

Health Insurance

COBRA—Health Insurance

Under the American Recovery and Reinvestment Act of 2009, certain individuals who are eligible for continued health insurance coverage under the federal COBRA law, may receive a subsidy for 65% of the costs of their health care premium.

To see if you qualify, or learn how to apply, visit:

http://www.maine.gov/pfr/insurance/federal_stimulus/cobra_faqs.htm

Or contact the Maine Bureau of Insurance by calling toll free at 1-800-300-5000 and ask for the Consumer Health Care Division.

Low Cost Drugs for the Elderly and Disabled

The Low Cost Drug Benefit (DEL) is funded by an appropriation from the State general fund. The program is not federally funded. To provide this program, the state works with pharmaceutical manufacturers that agree to participate in the rebate program. Coverage of drugs is limited to drugs on the DEL Preferred Drug List (PDL). This is the list of drugs for which the manufacturer has signed rebate agreements with the State.

Eligibility:

- Maine resident
- Age 62 and older, or age 19+ and disabled
- Income at or less than 185% FPL (income limit is 25% higher if at least 40% of yearly income is spent on prescription drugs)

Basic Benefit:

- a. The State pays 80% minus \$2.00 of generic drugs on the DEL Preferred Drug List
- b. The State pays 80% minus \$2.00 of the cost of brand-name medications on the DEL Preferred Drug List to treat the following diseases or conditions:
 - ALS (Lou Gehrig's Disease)
 - Anticoagulation
 - Arthritis
 - Chronic Lung Disease (including Emphysema and Asthma)
 - Diabetes

- Glaucoma
- Heart Disease
- High Blood Pressure
- Hyperlipidemia (High Cholesterol)
- Incontinence
- Multiple Sclerosis
- Osteoporosis (Bone Density Loss)
- Parkinson's Disease
- Thyroid Disease

Supplemental Benefit:

The Supplemental benefit includes other drugs not covered in the Basic Benefit. The drugs must be medically necessary and supplied from participating manufacturers. Actual savings vary from drug to drug. DEL Members pay the State's negotiated MaineCare rate minus \$2.00.

Catastrophic Spending Limit:

After a Member spends \$1,000 on eligible prescription drugs, the State pays 80% of the cost of all eligible prescription drugs, regardless of any disease or condition. The drugs must be medically necessary and supplied from companies with agreements with the State. Eligible prescription drugs are only those drugs that were covered by DEL on May 31, 2001. The Catastrophic Spending Limit is tracked from August 1st each year to July 31st of the following year.

Note:

- Some drugs require 'prior approval' for coverage.
- Coverage through DEL is funding of last resort. Members with other prescription drug coverage must use those benefits first.
- Members with Medicare Part D coverage are eligible for DEL Wrap benefits only.
- The DEL PDL is posted at <http://www.mainearepdl.org/index.pl/pdlfiles>

For more information:

If you are enrolled in DEL and have questions about coverage, call the DHHS Pharmacy Help Desk at 1-866-796-2463, TTY 1-800-325-0778.

To apply for the DEL program, contact your local [DHHS office](#) or your local [Area Agency on Aging](#)

You may be one of the more than 200,000 Maine People who qualify!



What is Maine Rx Plus?

Maine Rx Plus is a new benefit sponsored by the Maine Department of Human Services to help reduce the high cost of prescription drugs for qualifying Mainers.

Once you're enrolled, you can show your card at participating pharmacies in Maine for healthy savings on a wide range of approved prescription drugs. There are two kinds of benefits

1. All Member

Saves 15% on brand name drugs.

Saves up to 60% on generic drugs.

2. Low Cost Drugs for the Elderly and Disabled (DEL)

If you are enrolled in DEL you get cost savings through Maine Rx Plus, as well as benefits under DEL.

DEL members pay 20% plus \$2.

Family Size	Gross Monthly Income	
	DEL	Maine Rx Plus
1 person	\$1,604	\$3,034
2 people	\$2,159	\$4,084
3 people	\$2,714	\$5,134
4 people	\$3,269	\$6,184
5 people	\$3,824	\$7,234

To enroll call:
 1-866-RxMAINE (1-866-796-2463)
 TTY / TDD 207-287-1828
 or 1-800-423-4331

MaineCare Option for Workers with Disabilities

Updated for 2009

Did you know?

Maine has a MaineCare Option for Workers with Disabilities.

This option allows you to earn more and still keep your MaineCare benefits.

You may qualify for this MaineCare Option if:

1. You meet the Social Security guidelines for a disability; and
2. You have earnings, usually from a job; and
3. You meet these financial guidelines:

If you are single:

- Your monthly income from retirement, Social Security or other income that is not wages from a job must be \$903 or less after deductions. (Not all income is counted - income could be as high as \$977 a month)
- Your wages from a job, added to the income that is not from a job, must be \$2,257 or less after deductions. (Not all income is counted so you may still be eligible)
- And your assets are \$8,000 or less. (Not all assets are counted. For example, your home, car and up to \$8000 in savings are not counted.)

If you are married:

- Your monthly income from retirement, Social Security or other income that is not wages from a job must be \$1,215 or less after deductions. (Not all income is counted - income could be as high as \$1,314 a month)
- Your wages from a job, added to the income that is not from a job, must be \$3,036 or less after deductions. (Not all income is counted so you may still be eligible)
- And your assets are \$12,000 or less. (Not all assets are counted. For example, your home, car and up to \$12,000 in savings are not counted.)

If you meet the three guidelines listed above, you may be eligible for MaineCare through this option.

Even if your income is above these amounts, you may still be able to get MaineCare. Not all income is counted. Contact your local Office of Integrated Access and Support

[Regional Office Phone Listing](#) or a Benefits Specialist to see if you qualify.

What will it cost?

There will be no cost until your income is over \$1,354 a month, if you are single. Above that, you pay \$10-\$20 a month. There is no cost if you are paying your Medicare Part B premium (\$96.40/month)

The two examples below show eligibility tests for this option. Call the local office of the Department of Health and Human Services to see how this might work for you. Ask about the Option that allows workers with disabilities to work and keep their MaineCare benefits.

EXAMPLE #1 - A single person with a disability receives both earned and unearned income. Is this person eligible?

Step #1 (earnings from Social Security)

\$977 Gross monthly SSDI before any deductions, pension or other unearned income

- \$75 Federal & State disregards

\$902 Countable unearned income

This person passes because total unearned income is not more than \$903.

Step #2 (add all income, including earnings from Social Security and wages from a job)

\$977 Total monthly Social Security income

- \$20 Federal disregard

\$957 Remaining Social Security income

\$645 Weekly wage earnings

\$2,773 Monthly earnings (weekly times 4.3)

- \$ 65 Work disregard

\$2,708

-1,354 Disregard one-half

\$1,354 Remaining wage income

+\$957 Add remaining Social Security

\$2,311 Total income

- \$ 55 Additional State disregard

\$2,256 Total Countable Monthly Income

The person in Example #1 is eligible because total monthly countable income is not more than \$2,257. They would pay a monthly MaineCare premium of \$20.

EXAMPLE #2 - A single person with a disability receives income only from a job (no SSDI, pension or other income). Is this person eligible?

Step #1

Only income is from wages so this step is skipped

Step #2 (earnings from a job)

\$1,094 Weekly wage earnings

\$4,705 Monthly wage earnings (weekly times 4.3)

- \$ 85 Federal & State disregards

\$4,620

-2,310 Disregard one-half

\$2,310 Total income

- \$ 55 Additional State disregard

\$2,255 Countable Monthly Income

The person in Example #2 is eligible because total monthly countable income is not more than \$2,257. They would pay a monthly MaineCare premium of \$20.

Reminder: If you already pay premiums under Part B of Medicare (currently \$96.40 per month), you do not have to pay a MaineCare Workers with Disabilities Option premium.

To contact a benefit specialist, contact:

Maine Medical Center

Department of Vocational Services

888-208-8700 Toll Free

207-662-4900 TTY

About Maine SHIP



LOCAL HELP FOR PEOPLE WITH MEDICARE

If you have Medicare insurance, or expect to have it soon, you may have questions or need help to understand your Medicare benefits. Trained health insurance counselors are available throughout Maine to provide you information about Medicare and other health insurance issues. You can also learn about programs in Maine that help lower the cost of prescription drugs and other out-of-pocket medical expenses. SHIP services are free, confidential and available to older people and people who have Medicare because of a disability. SHIP Counselors do not sell insurance or recommend policies.

SHIP services:

- Provide information and answer your questions about Medicare, Medicare Advantage, MaineCare, Medigap and other programs and benefits that supplement Medicare.
- Give you information about preventive health benefits paid by Medicare.
- Help you understand the Medicare Prescription Drug Coverage (Medicare Part D) and your options in Maine.
- Answer questions and help to follow up on your concerns about medical bills, insurance claims, and Medicare notices.
- Give comparison information about Medicare supplemental policies and plans to help you make a choice.
- Meet with you by telephone or in-person to review national and state-specific programs, including prescription drug discount programs, to help you reduce out-of-pocket medical expenses.
- Help you to enroll in Medicare Savings Programs.
- Refer and help you to connect to other local, state and federal agencies, including the Centers for Medicare & Medicaid Services (the federal Medicare Agency), Social Security Administration and the Maine Department of Health and Human Services.
- Provide you with written materials, support and follow up.
- Talk to you about your rights and options for appeals and quality of care in Medicare and MaineCare.
- Teach you how to detect and report errors, abuse and fraud in Medicare and MaineCare.
- Make presentations to groups in your community to give updates and help people get the most out of their Medicare and MaineCare benefits.

Call SHIP:

- Maine's 5 Area Agencies on Aging and Legal Services for the Elderly provide SHIP services
 - 1-877-353-3771 - local Area Agency on Aging
 - 1-800-750-5353 - Legal Services for the Elderly (Voice & TTY)
 - State SHIP Office - Office of Elder Services
 - 1-800-262-2232
 - TTY - 1-800-606-0215
- If you need an [Interpreter](#) one will be provided at no cost to you.

The Maine SHIP is a health insurance assistance program funded by the Centers for Medicare and Medicaid Services (CMS), the federal Medicare agency. SHIP services are sponsored in Maine by the Office of Elder Services, Maine's Area Agencies on Aging and Legal Services for the Elderly, Inc.