

Employer Sponsored Insurance

Part-time Worker Coverage Voucher

Administered by DHA

What is the Voucher Program?

- The Voucher Program provides financial assistance for **uninsured**, **part-time, lower income** employees to buy employer sponsored insurance health coverage
- Employees of large groups (defined as 50+ employees) are eligible
- The voucher is for employees and their eligible dependents
- DHA administers the program through a federal grant awarded to the Governor's Office of Health Policy and Finance from the Health Resources and Services Administration (HRSA)
- Enrollment is limited to a projected 3,000 members and is on a first come, first serve basis

The amount of the Voucher available is based on:

- the employee's household size and income
 - income must be under 300% FPL (\$32,490 for an individual, \$66,150 for a family of four)
- the employee's assets
 - assets must be under \$60,000 for an individual and \$120,000 for a family of two or more

The lower the household income and assets, the higher the financial assistance.

	Household Size	1	2	3+
Voucher Level				
1	Annual Income →	\$16,245	\$21,855	\$27,465
	Monthly Premium (2%)	Single \$30	EE + Spouse EE + Child \$35	Family \$45
2	Annual Income →	\$21,660	\$29,140	\$36,620
	Monthly Premium (4%)	Single \$75	EE + Spouse EE + Child \$100	Family \$125
3	Annual Income →	\$27,075	\$36,425	\$45,775
	Monthly Premium (8%)	Single \$180	EE + Spouse EE + Child \$240	Family \$300
4	Annual Income →	\$32,490	\$43,710	\$54,930
	Monthly Premium (12%)	Single \$330	EE + Spouse EE + Child \$440	Family \$550

Voucher Program Plan Parameters

- There is a 5% minimum employer contribution requirement toward the employee rate.
- Excluded Plans
 - Plans with single deductibles of \$5,000 or higher.
 - Health Savings Accounts that do not provide 100% preventive care.
 - Policies specifically for specified diseases.

Voucher Program Enrollment

DHA will reserve openings in the program for every anniversary date up to the enrollment limit

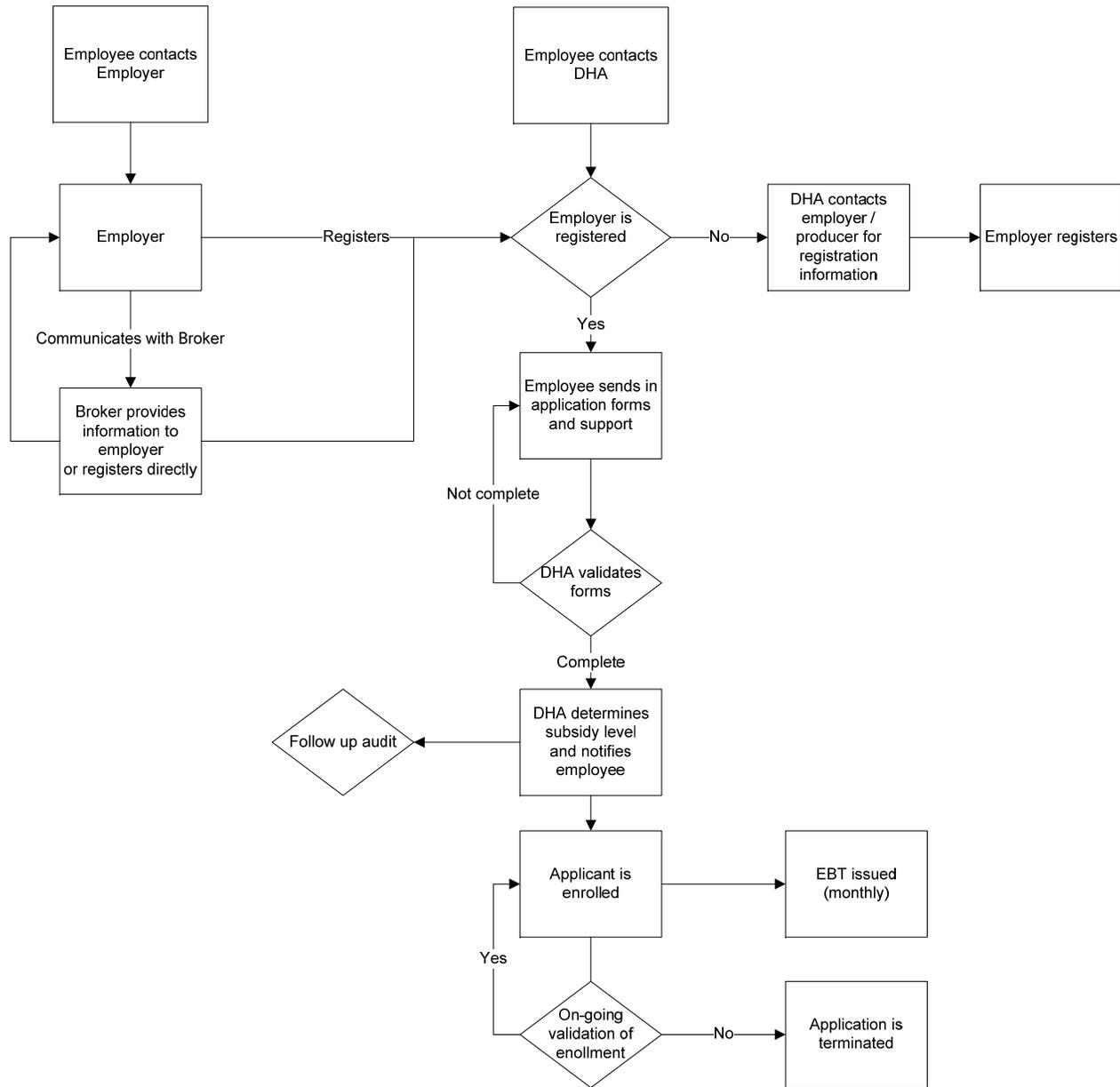
These openings include space for new hires and new dependents enrolling off-cycle due to qualifying events

DHA is weighting the open spaces for January and July anniversary dates (approximately 125 employees each). Other months will have approximately 75 employee spaces available.

Voucher Employer Certification

DHA requires basic information about the plans eligible employers offer to their part-time workforce

- Rates
- Contribution %
- Waiting Periods
- Anniversary Date
- Contact Information



Voucher Program Schedule

- DHA is accepting applications effective today
- Subsidies will begin June 1, 2010
- Eligibility determinations will take 30 days
- DHA will issue subsidies on the 1st of every month via an electronic benefits card (EBT)

For more information please call DHA

1-877-892-8391 (TTY: 1-207-287-4344)

Information and forms are available at DHA's website <http://www.dirigohealth.maine.gov>