# MaineCare's Limited Family Planning Benefit (LFPB)

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# **Limited Family Planning Benefit**

The Limited Family Planning Benefit is a limited benefit of MaineCare that helps cover the cost of sexual and reproductive health and family planning services.

- Annual well-person exams
- Breast and cervical cancer screenings
- All types of birth control, including emergency contraception
- Sterilizations for men and women
- STI and UTI testing and treatment
- Vaccines to protect against HPV, Hepatitis B, and other STIs vaccines
- Other reproductive health services

# Eligibility

#### There are no age or gender limits. You can get this benefit if you:

- Live in Maine (Legal Permanent Residents need LPR status for 5+ years but no 5-year wait for those granted Asylum).
- Don't qualify for full MaineCare, and
- Have a personal income of less than \$496/week, \$2,151/month, or \$25,808/year (Income of other family members does not count.)
- You **can** qualify for this benefit even if you get health coverage through a job or through the Health Insurance MarketPlace.
- This program is not full MaineCare coverage. It does not meet the Affordable Care Act requirement to have health insurance. It will not protect you from having to pay the tax penalty.
- Patient receives a white MaineCare card when approved (doesn't specify LFPB on the card). The benefit is active for one year.

# **Applying for LFPB**

- Fill in the requested information in the highlighted sections of the application (we self-populate as much info as possible). Client signs and date the Application and the Release.
- If working, MUST provide proof of income. (Minimum past 4-weeks)
- Retroactive coverage (past 3 months) is available. Check box on application and include pay stubs from the beginning of the month you would like coverage to start through the most recent pay period.
- DO NOT need to send income information for anyone else in the household!
- Self-employed -- enclose a copy of your most recent tax return with all schedules.
- If no income, do not need to send anything other than the application.

# **Applying for LFPB**

- Fax application, Supplement Form, ROI, and income to DHHS at 207-778-8429 or email to farmington.dhhs@maine.gov
- Call DHHS at 1-855-797-4357 to move applications along and possibly get instant approvals. Select Option #3, listen to a long list and stay on the line to get in queue to speak to a live representative.
- Check approvals on MIHMS, the MaineCare portal. DHHS has 45 days to approve.

## **MaineHealth's Approach**

- Monthly mailing to patients who had LFPB-qualifying care the previous month informing about the benefit and asking them to call us to apply (lower bills).
- Calls to patients who had LFPB-qualifying care in the previous month followed up with a self-populated application and postage-paid return envelope to us and then we forward applications to DHHS and track their progress (higher bills).
- Collaborating with Patient Financial Services to get patients before they have care and ideally when they apply for FreeCare – allows us to use the same income documents.
- Collaborating with Care Managers at Practices and MMC OB/GYN clinic.

## **MaineHealth's Success**

- 1,285 Applications Submitted
- 262 LFPB Approvals
- 65 Full MaineCare Approvals
- DHHS is slow to approve (about 25% approved)
- Billed MaineCare \$69,342
- Reimbursed by MaineCare \$37,502

### Maine Breast and Cervical Health Program (patient can have LFPB and MBCHP)

- Clinical Breast Exam (CBE)
- Pelvic Exam
- Pap test or Pap test +HPV test (co-testing)
- Mammogram (screening and diagnostic)
- Breast and Cervical diagnostic services, including:Ultrasound, breast biopsy, fine needle aspirations, colposcopy,
- cervical biopsy, anesthesia for breast biopsy
- Surgical consults for diagnosis of breast and cervical cancer
- Pathology charges for breast and cervical biopsies
- Cervical diagnostic excisional procedures

## **Eligibility: MBCHP**

#### Women age 35-64 and resident of Maine

- Limited openings for ages 35-39 who have seen a doctor and need additional tests for possible breast or cervical cancer OR if they have not had a Pap test in 5 or more years.
- Household income at or below 250% Federal Poverty Level (\$30,150 if single)
- For patients who have no health insurance or insurance with high deductible.
- For enrollment call: **1-800-350-5180 ext 7-5057**

### Differences between MBCHP & LFPB

- Eligibility criteria (age, income)
- LFPB does not cover breast related services (mammogram, ultrasound, biopsy, breast specialist).
- Patient can enroll in both programs!
- MBCHP is not a MaineCare category, it is a CDC funded public health program. They use the same billing system as MaineCare and if you receive a breast/cervical cancer diagnosis you then enroll in a MaineCare category.