

# Section 1619b: SSI and MaineCare Coverage

## 2026 Fact Sheet on SSI Work Incentives

### What is 1619b?

If you are eligible for SSI, have SSI-related MaineCare for your health insurance, and are employed, 1619b allows you to work and to keep MaineCare coverage without a MaineCare spend-down. You can continue to be eligible for MaineCare coverage until your gross annual income reaches a certain amount. **In Maine, this amount is \$56,143 in 2026.** If you have unusually high medical expenses, it is possible for Social Security to determine a higher, individualized threshold amount just for you.

### How does it work?

You are eligible for 1619b MaineCare protection while you are earning income from work, if

- you have a disability or are blind, and
- you need MaineCare, and
- you meet all other requirements (such as assets/resources less than \$2,000 or \$3,000 SSI Eligible Couple).

### Do I need to tell Social Security that I'm working?

Yes. You must send your pay stubs to your local Social Security office every single month. If you don't send in your pay stubs, you will end up with an overpayment. You also need to report your earnings to the Department of Health & Human Services (DHHS) and any other agency from which you get benefits.

If you're earning so much that your SSI cash payment stops, Social Security will automatically determine if you qualify for 1619b, then let you and DHHS know if your MaineCare should continue under 1619b. But you still tell DHHS you are working because you might get other benefits such as Food Stamps and you are required to tell DHHS within 10 days if there is a change in your income.

### What happens if my earnings decrease?

With 1619b your eligibility for SSI continues, even though your check has stopped. If your earnings drop low enough or you stop working, your SSI check will start again as soon as you report your earnings to Social Security. It is important to report your earnings to Social Security every month in order for your SSI check to be adjusted accurately.

### Can someone help me with this?

Yes! A Community Work Incentives Coordinator (CWIC) and the Social Security Administration can help you understand how MaineCare coverage works under Section 1619b.



**Vocational Services**

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