Mary's Center

Montgomery Cares – Frequently Asked Questions (FAQs)

1. What is Montgomery Cares?

Montgomery Cares (MCares) is a program that provides free to low-cost healthcare to uninsured adults in Montgomery County. Immigration status and pre-existing conditions do not matter. While the program helps cover certain healthcare costs, it is **not a health insurance plan**.

2. Who qualifies for Montgomery Cares?

To qualify for Montgomery Cares, an individual must:

- Be a **resident of Montgomery County**
- Be **18 years of age or older**
- **Not be enrolled** in any health insurance, including Medicaid, Medicare, Qualified Health Plans, or commercial insurance
- Have **low or no income**, with household income at or below **250% of the Federal Poverty Level (FPL)(See chart below)**

3. What documents are required to apply for Montgomery Cares?

Proof of Montgomery County Residency (one required):

- Mortgage, lease, or property tax bill
- Utility bill dated within the last 60 days (cell phone bills not accepted)
- School records (current report card, enrollment letter, or progress report)
- Driver's license or Maryland State ID with current address
- Signed federal tax return or W-2 (most recent year)
- Letter on official letterhead from a Health and Human Services (HHS) provider verifying address
- Official county or state correspondence
- Letter from the person the applicant lives with, plus proof of that person's address
- Recent pay stubs showing name and address
- Voter registration card

Proof of Income:

- **Employment income:**
  - Weekly pay stubs (last 4) or biweekly pay stubs (last 2)
  - Employer letter on company letterhead stating gross income
- **Self-employment income:**
  - Most recent business tax return
  - Affidavit of self-employment income if no documentation is available
- **Unearned income:**

- Disability, unemployment, or Social Security award letters
- Workers' compensation, pension, retirement, rental income, interest, or grants (minus tuition, books, and fees)

- **Alimony:**
  - Court documentation of alimony payments
- **Support from family or friends:**
  - Signed letter stating amount of support, address, phone number, and signature
- **No income:**
  - Signed letter stating no income
  - Letter from former employer confirming termination (if applicable)

CHART: 2026 Federal Poverty Level (FPL) Guidelines

Household Size	100% FPL (Yearly Income)	250% FPL (Yearly Income)	250% FPL (Monthly Income)
1	$15,960	$39,900	$3,325
2	$21,640	$54,100	$4,508
3	$27,320	$68,300	$5,692
4	$33,000	$82,500	$6,875
5	$38,680	$96,700	$8,058
6	$44,360	$110,900	$9,242
7	$50,040	$125,100	$10,425
8	$55,720	$139,300	$11,608

For households with more than 8 people, add **$5,680** for each additional person.

4. Who is included in the household?

Household members include **parents and unmarried children under the age of 21 who live together** in the same household.

5. How long does Montgomery Cares coverage last?

Montgomery Cares coverage lasts for **one year**. Participants must **recertify annually** and report any changes in income, address, or household size as they occur.

6. What if I don't have all the required documents at the time of application?

If the client cannot provide all documents, the office can complete the **FY 2026** [Montgomery Cares Missing Documentation Form.] This form is valid for **two visits only**.

7. What forms of documentation can homeless/unhoused individuals submit to verify their current address?

Individuals experiencing homelessness may provide a **letter from a shelter** as proof of Montgomery County residency.

8. What services are provided by Montgomery Cares?

- Routine medical checkups
- Sick visits for diagnosis and treatment

- Preventive care and age-appropriate screenings
- Behavioral health services
- Some prescription medications
- Flu shots and other vaccinations

Services available with a referral:

- Laboratory and X-ray services
- Limited specialty care through Project Access
- Limited dental services
- Assistance with brand-name medications through MedBank
- Prenatal care through the Maternity Partnership program

9. Does Montgomery Cares cover emergency room visits?
No. Montgomery Cares does **not** cover emergency room visits, hospitalizations, or urgent care. Hospitals may offer **payment plans** to help cover medical bills. In case of an emergency, call **911** or go to the nearest emergency room.

10. How to make an appointment to apply or renew Montgomery Cares?
Call **1-844-796-2797** to schedule an appointment with our enrollment specialist in Montgomery County, who is available **Monday–Thursday, from 8:00 AM to 6:00 PM**, and can assist with **new applications and renewals** for the Montgomery Cares program.
Virtual and in-person visits are available.