

Questions?

- Call the Spend Down Unit at:
1-855-600-4412
- Visit online: mydss.mo.gov

You have a right to a hearing

If you think you have been denied eligibility unfairly for any reason, call, write, or come in to the Family Support Division office and request a hearing within 90 days after the decision. You will get a letter telling you the time, date, and place of the hearing. During the hearing, you can explain your situation and present evidence or be represented by an attorney, relative, or friend.

Anyone who feels discriminated against in the handling of a public welfare matter because of age, race, color, handicap, sex, religious creed, national origin, sexual orientation, veteran status, ancestry, or political belief, may file a complaint under the Civil Rights Act of 1964 with the Department of Social Services, Family Support Division, P. O. Box 2320, Jefferson City, Missouri 65102 or the U. S. Department of Health and Human Services, Washington, D. C. 20201 or both the state and federal agencies.



The Family Support Division is an Equal Opportunity/ Affirmative Action Employer and Provider. Services are provided on a non-discriminatory basis.

Why spend down?



Spend down is for low-income Missourians who are either:

- Blind or disabled, or
- Age 65 or older

AND whose income is over the program limit

To learn more, see inside



What is spend down?

Spend down is a way you can get health coverage from the MO HealthNet program (Missouri's Medicaid), even though your income is more than the program's income limit.

Since your monthly income is over the MO HealthNet limit, you can "spend it down" each month. To do this, you can provide acceptable medical bills you are responsible to pay, or make a payment.

See the example at the bottom of this page for details.

Why would I want to spend down my income?

For each month that you spend down and get health coverage from MO HealthNet, it will pay your medical bills for the rest of the month.

Can my spouse also take part?

Yes, if your spouse also qualifies for spend down, you and your spouse can meet spend down together. Even if your spouse doesn't qualify, you can submit their medical bills to help you meet your spend down.

What medical bills can count toward spend down?

You can submit bills for services you or your spouse get from a medical care provider, such as:

- Prescriptions
- Eye care services
- Chiropractic services
- Hospital services, including emergency department
- Services from a lab or other tests
- Dental care services
- Mental health services, such as counseling
- Private-duty nursing services you get in your home
- Certain health care and homemaker services you get in your home
- Personal care services that are not provided through other federally-funded programs
- Certain medically-related day health care or adult day treatment
- Durable medical equipment, such as oxygen, wheelchair, crutches, walker or nebulizer, if medically necessary
- Prosthetic devices, hearing aids, and eyeglasses

You can submit medical bills that you've already paid, and ones that you haven't yet paid. They must be bills that you're responsible for paying, not bills that someone else has paid for you.

How do I meet spend down?

When you're approved for spend down, you'll get an invoice in the mail. It will show the amount you need to pay and the month your payment is for. There are 2 ways to meet it:

1 - Mail a payment

Send a check or money order to:

MO HealthNet Division
Stakeholder's Unit (Spend Down)
P.O. Box 808001
Kansas City, MO 64180-8001

- If you want coverage for the month shown on the invoice, send the bottom part of the invoice and a check or money order made out to *MO HealthNet Division*. Write your case number on your payment.
- If you want coverage for a **different** month than the one shown on the invoice, do not send the bottom part of the invoice. Instead, send a check or money order made out to *MO HealthNet Division* and on it, write:
 - The month you want it applied to, and
 - Your case number

2 - Submit your medical bills

What medical bills can count toward my spend down?

You can submit medical bills that show costs you are personally responsible for paying. It doesn't matter if you've paid them yet.

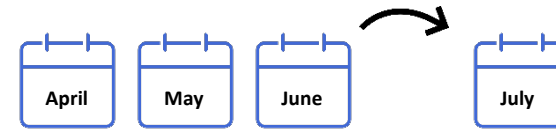
To help meet your spend down, submit:

- Bills for medical services you or your spouse received after you were approved for spend down – even for services you got a year (365 days) ago.
- Bills that show the amount you are responsible for paying. If you have other insurance such as Medicare, wait until you get a bill showing the amount you still owe after Medicare has paid part of it. Then submit that bill to the FSD.
- Bills that haven't already been used to meet your spend down.

What if I don't have enough bills to meet my spend down this month?

If you can't meet spend down every month, you can combine medical bills from different months. This is called carryover, and here's an example of how it works:

Tina's spend down is \$75. She has a medical bill of \$25 each month in April, May, and June. She can submit all 3 bills and ask for carryover to July.



The combined bills meet her spend down for July, which means MO HealthNet will pay for medical services she gets in July.

You can carry over bills for medical services you or your spouse received in the current month or any of the 3 previous months. You can carry them over to help meet your spend down for the current month or any of the next 3 months.

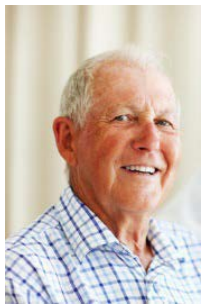
You can submit your paid or unpaid medical bills in any of these ways:

- Bring them to your local FSD office
- Mail copies to:
Spend Down Unit
16798 Oak Hill Drive, Suite 600
Houston, MO 65483
- Fax them to: 1-855-600-3754
- Email or scan them to:
sesd@ip.sp.mo.gov

For questions or to learn more

- Call the FSD Spend Down Unit toll-free at **1-855-600-4412**
- Visit online at **mydss.mo.gov**

How does spend down work? As an example, let's see how David spends down his income each month so he can get MO HealthNet coverage:



David needs to spend down his income by \$100 for each month he wants to have MO HealthNet coverage.

He can choose to meet spend down in 3 different ways.



Option 1: Make a payment

David can send a \$100 payment to the MO HealthNet Division or sign up for auto withdrawal from his bank.

Option 2: Send in medical bills

David can provide copies of his medical bills that add up to \$100 to FSD's Spend Down Unit.

Option 3: Make a payment AND send in medical bills

David can send a \$50 payment to the MO HealthNet Division and provide copies of medical bills that add up to \$50 to FSD's Spend Down Unit, for a total of \$100.



David will get MO HealthNet coverage during one calendar month (August, for example).

If he makes a \$100 payment to the Premium Unit, his coverage will start the first day of the month.

If he provides medical bills to the Spend Down Unit, his coverage will start on the date his bills add up to \$100.



David can spend down his income by \$100 for each month he wants MO HealthNet coverage.