

Healthcare

Medicaid Spend-down/Medically Needy Program

This program lets you get Medicaid benefits even if your income is over the Medicaid program guidelines. It lets you spend down your income so that you meet the Medicaid income limits. The spend-down amount is different for each person and is any income amount that is over the Medicaid limit.

To get Medicaid benefits, you must submit current paid or unpaid medical bills equal to or greater than your monthly spend-down amount. Once your medical bills reach this amount, you will get Medicaid coverage for the remainder of the calendar month. While using Medicaid to pay for your medical expenses, you should use a healthcare provider that participates in the Medicaid program.

How do I apply?

To find out how to apply for this program, you should contact your local office.

Frequently Asked Questions

Am I eligible?

You may get help from the Medicaid Spend-down program if you have limited income and resources. Some resources such as your home, car, and certain portions of life insurance and burial accounts may not be counted when determining whether you meet the program guidelines.

How does Medicare and Medicaid work together?

If you get Medicare, you also may be able to get help from Medicaid. Medicaid pays for some services not covered by Medicare such as eyeglasses, hearing aids, and dental care. It also pays for some Medicare co-payments and deductibles.

Once you spend down and qualify for Medicaid and you enroll in both Medicare and Medicaid, you will be signed up for the Extra Help program through Medicare Prescription Drug Coverage. This program helps people with limited income and resources pay for their medicines.

If you have Medicare and Medicaid, you may want to consider getting your coverage

through a Medicare Advantage Special Needs Plan (SNP). This plan may help you by managing the healthcare services you need. SNPs may also offer more benefits than what you already get from Original Medicare. In some cases, you may have no monthly premiums and/or you may pay lower co-payments. However, all SNP plans are different so check with the plans to see if you can enroll and what the plans cover. It is also important to note that SNPs are not available in every community. To find out if there is a SNP available in your area, please go to www.medicare.gov or call 1-800-MEDICARE (1-800-633-4227) or 1-877-486-2048 (TTY).

What will I need?

- Proof of Age
 - Proof of State Residency
 - Documents Showing Medical Costs
 - Proof of U.S. Citizenship or Legal Resident
 - Proof of Income and Resources
 - Medical Proof of Disability or Blindness (If Applicable)
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