

MO HEALTHNET  
MO HEALTHNET SPENDDOWN

Spenddown is a part of the Missouri program that allows Medicaid eligibility for individuals who are eligible for MO HealthNet for the Aged, Blind and Disabled but who have income over the MO HealthNet limit. It recognizes that people still need medical help even though their income is over a certain level. All other eligibility guidelines such as assets under \$1,000, age or disability must be met.

Eligibility for spenddown is determined on a monthly basis by the Family Support Division. An individual's spenddown amount is determined by gross income minus allowable deductions. The remaining net income is the spenddown amount. The individual's medical care expenses for the month must at least be equal to the spenddown amount.

A person's spenddown obligation can be met by either:

1. Submitting incurred medical expenses to their eligibility specialist on a monthly basis; or
2. Paying the monthly spenddown amount to the MO HealthNet Division, much like an insurance premium payment. Individuals have the option to have their spenddown automatically deducted from their bank account. This avoids having to submit incurred expenses or send payments to MO HealthNet Division.

Medical expenses that are counted for spenddown are:

**Prescribed Drugs**

- Prescribed dental care
- Physicians, hospital, emergency ambulance, independent laboratory and x-ray, and other medical services covered by the Medicaid program
- Durable medical equipment
- Certain health care services provided in the home
- Personal care services not provided through other federally funded programs
- Medically related homemaker services
- Certain medically related health care or adult day treatment
- Private duty in-home nursing services
- Prosthetic devices, hearing aids and eyeglasses
- Services of an optometrist, optician, chiropractor, chiropodist, podiatrist, Christian Science Practitioner
- Waiver services
- Targeted Case Management

Once it is shown that the individual has incurred the spenddown amount of medical expenses, eligibility has been met for the month. Coverage begins on the day that spenddown is met and goes to

the last day of the month. The reapplication process is automated so that recipients do not have to file a new application for each spenddown period.

Frequently Asked Questions regarding Spenddown at:

<http://www.dss.mo.gov/mhd/faq/pages/faqpart2.htm>

The MO HealthNet for the Aged, Blind and Disabled program information at:

<http://www.dss.mo.gov/fsd/massist.htm>