



Pay-In Spenddown Facts

Now, there are three ways to get a medical card under spenddown...

- Use your medical expenses toward your spenddown amount
- Pay-in your monthly spenddown amount
- Combine medical expenses and pay-in

What is spenddown?

Spenddown is the part of your medical expenses that the state cannot pay. Spenddown works like an insurance deductible. You can get a medical card for a month if you meet your spenddown amount for that month.

There are two kinds of spenddown - income spenddown and asset spenddown. If you have an income spenddown, you can meet your spenddown on a monthly basis to get a medical card each month. If you have an asset spenddown, you must meet all of it before you can get a medical card. If you have both, you must meet all of your asset spenddown plus the monthly amount of your income spenddown before you can get a medical card.

How can I meet my spenddown?

There are three ways to meet your spenddown:

Use Medical Expenses - If you have current unpaid medical bills or receipts for medical bills you paid in the past six months, you can use these expenses to meet spenddown. Health insurance premiums also count as a medical expense. Add up the cost of your medical expenses. If that amount equals your spenddown or more, mail or take them to your Human Services caseworker. Your caseworker will use your bills and receipts to meet your spenddown and send a medical card to you.

Pay-In Spenddown - If you do not have medical bills or receipts that meet your spenddown and if you need medical care, you may pay-in your spenddown. You choose the months you pay for and we will send you a medical card for those months. You must sign up to pay-in your spenddown.

Combine Medical Expenses and Pay-In - If you sign up for Pay-in Spenddown, you can still use medical expenses to meet your spenddown. If you have some medical bills or receipts, but not enough to meet your spenddown for a month, you can pay us the rest of what you need to meet spenddown. If you pay too much, we will apply the extra amount toward meeting your spenddown for a later month.

Why pay-in my spenddown?

Here are some reasons to pay-in your spenddown.

- You know you will need a medical card next month and you want to get it early.
- Your monthly spenddown is small and you can afford to pay it.
- You don't want to keep track of medical bills and receipts to give to your caseworker.

How do I pay my spenddown?

First, you must sign up for Pay-In Spenddown. If you qualify for Pay-In Spenddown, we will send you a notice and invite you to sign up. You can also ask for a Pay-In Spenddown Enrollment Form (Form HFS 458SP-4) by calling the Health Benefits Hotline and asking for the Pay-In Spenddown Unit. When you get the form, fill out the Pay-In Enrollment Form and send it to the Pay-In Unit in Springfield.

After you sign up, we will send you a Pay-In Spenddown Statement each month to tell you the amount you may pay. If you want to pay-in your spenddown for a month, you must send the statement back to the Spenddown Payment Unit with your payment. You can pay with a money order, cashier's check, Visa or MasterCard. You cannot pay with a personal check.

We will keep sending statements until you tell us not to or until you no longer have a spenddown. Each month you choose whether to pay your spenddown. It is up to you.

What if I don't need a medical card for the month?

If you do not need the medical card for the next month, do not send a payment for that month. If you have any medical bills or receipts, save them to use for the next month you want a medical card.

What if I paid my spenddown but then did not use the medical card?

If you pay-in more than we pay for your medical care, we will give you a refund. Because medical providers can take a year to send us a bill for your care, refunds take a long time. **It will take at least 16 to 18 months before you will get a refund if we owe you one.** If you met an asset spenddown with Pay-In Spenddown, **you cannot get any refund until at least 16-18 months after we cancel your case.**

We will not refund any amount you pay-in until we are sure we have received bills for all the care you got when you had medical coverage. **That is why you should pay-in your spenddown only for months when you will need the medical card.** You must choose the months you want to pay-in carefully.

Do I have to stay in Pay-In Spenddown?

No. You can choose each month if you want to meet spenddown with Pay-In or by using medical expenses. If you choose to use bills and receipts to meet your spenddown, take or send them to your Human Services caseworker. Do not send medical bills or receipts to the Pay-In Spenddown Unit.

For more information:

Talk to your Human Services caseworker or call the Health Benefits Hotline at 1-800-226-0768 and ask for the Pay-In Spenddown Unit. If you use a TTY, call 1-866-675-8440. These calls are free.