

West Virginia Department Of Health and Human Resources

Right now your income is too high for you to receive a Medicaid card.

But, there might still be a way for you to receive medical coverage. It is called "spenddown." Spenddown is a way to make people with a lot of medical expenses eligible to receive a Medicaid card. Please read the information below.

ABOUT YOUR MEDICAID APPLICATION . . .

Taking your medical bills to your Worker at the local DHHR office could make you eligible for a medical card. You must take your bills to the office within **30 days** of the date you apply.

Whose Bills To Take . . .

Take *your own* and those of the following people:

- T Your husband/wife
- T Your children at home who are under age 19
- T Your husband/wife's children at home who are under age 19
- T People who used to live with you, including those who are now deceased, when you are responsible for payment of their medical bills.

If you are not sure whether a person's bills can be used or not, take them in.

What Kind of Bills To Take . . .

Just about any medical bill can be used. Here are some examples:

Note: If all or part of a bill is or will be paid by somebody else (like Medicare or insurance) we cannot use the part that will be paid.

- Visits to doctor's office
- Inpatient and outpatient hospital
- Prescriptions
- Over-the-counter drugs (when prescribed)
- Eye exams and glasses
- Dental services
- Prescribed therapy
- Medical equipment
- Podiatrists
- Chiropractors
- Health insurance premiums, including Medicare
- Some personal care services

If you are not sure whether a bill qualifies or not, take it in.

Take in your bills whether they are paid or not. Your Worker will tell you

6 Months is a very important period of time.

We use your **income for 6 months**

which can be used.

See

other side . . .

OFS-6A (New 1/02, formerly ES-6A and ES-6B)

If you show us enough medical bills, you receive a medical card until the end of the **same 6 months** for which we counted your income. We can back up and cover you up to 3 months before the month you apply.

For Example, if you applied in April, your **6 months** could be any of the following:

- April, May, June, July, August, September*
- March, April, May, June, July, August*
- February, March, April, May, June, July*
- January, February, March, April, May, June*

Your Worker will discuss this with you and will start the **6 months** when it is best for you.

Example: After we apply deduction and disregards to your income, the most income 3 people can have and still get a medical card is \$290/month.
 Mr. Johnson's income for 3 people (himself, his wife and child) is \$400/month, we would figure his spenddown like this . . .

THIS IS ONLY AN EXAMPLE. YOUR AMOUNT WILL BE DIFFERENT.

<p>\$ 400Each month \times 6Months \$2,400</p> <p>Mr. Johnson's income for 6 months</p>
--

<p>\$ 290Income limit \times 6 Months \$1,740</p> <p>Income limit for 6 months</p>

<p>\$2,400Income for 6 mos. $-$ 1,740 Income limit for 6 mos. \$ 660</p> <p>Mr. Johnson's spenddown amount is \$660.</p>

This is the amount of medical bills Mr. and Mrs. Johnson and his child must have to receive a Medicaid (medical) card.

Coverage starts on the day he owes at least \$660. NONE OF THE BILLS USED FOR THE SPENDDOWN

\neg Amount Mr. Johnson has \wedge Amount Allowed \vee The Difference

IF YOU ARE IN THE OFFICE WHEN YOU RECEIVE THIS FORM, YOUR WORKER MAY USE THIS SPACE TO FIGURE YOUR SPENDDOWN AMOUNT.

\neg Amount You Have	\wedge Amount Allowed	\vee The Difference
<p>If you live</p> <p>\$ Your income (mo.) \times 6Months \$</p> <p>Your income for 6 months</p>	<p>\$ Income limit for ____ \times 6 Months \$</p> <p>Income limit for 6 months</p>	<p>\$ Your income for 6 mos. $-$ ____Income limit for 6 mos. \$</p> <p><input type="radio"/> Your spenddown amount is:</p>