

## **Spend Down Coverage**

Spend down refers to the amount of medical expenses that are a person's financial responsibility, similar to an insurance deductible. The spend down amount is the amount by which an individual's or couple's net income exceeds the non-spend down income limit. A person's spend down obligation can be met by either: 1) submitting incurred medical expenses to any FSD office or regional spend down unit (SDU) that serves the participant's residence county on a monthly basis; or 2) paying the monthly spend down amount to the MO HealthNet Division, much like an insurance premium payment.

If a person chooses to meet their spend down with incurred medical expenses, medical coverage for that month begins the date on which the spend down is met and ends on the last day of that month. MO HealthNet will not pay expenses used to meet the spend down.

If a person chooses to pay the monthly spend down, pay-in prior to the first day of the month payment is due will ensure continuous coverage. Pay-in can be by check, money order, or automatic withdrawal from a bank account.

Many MO HealthNet participants may also be eligible for Qualified Medicare Beneficiary or Specified Low-Income Medicare Beneficiary benefits.

