Ohio
Department of Medicaid
fact sheet

SPENDDOWN PROGRAM

The Spenddown Program lets some Ohioans use certain medical expenses to qualify for health care coverage. **Ohioans who qualify for the Spenddown program are older than age 65, are blind, or have a disability and have income too high to receive Medicaid.**

OVERVIEW

Spenddown allows certain individuals to use existing medical expenses to reduce the difference between their income and the Ohio Medicaid income limit. This amount is calculated by an individual's caseworker at the local county department of job and family services.

The Spenddown amount can also be made as a payment to the county department of job and family services. This works like paying a deductible.

Once this deductible or "Spenddown" is met, Medicaid may cover any additional medical expenses an individual has within that month.

For more information on Spenddown, contact your local department of job and family services.

You can find the contact list here:
http://jfs.ohio.gov/County/County_Directory.pdf

Or, you can call the Ohio Medicaid Consumer Hotline:
(800) 324-8680

A CLOSER LOOK AT OHIO'S PROGRAM:

WAYS TO MEET SPENDDOWN:

There are three ways to meet Spenddown:

1. Ongoing Spenddown:
Individuals who provide proof of monthly medical expenses (like medical insurance premiums or unpaid past medical bills) that consistently meet or exceed the monthly spenddown amount.

2. Delayed Spenddown:
Individuals who do not have monthly medical expenses can submit other medical expenses that meet or exceed their spenddown amount each month. Individuals must submit proof of their medical expenses to their caseworker. Medicaid eligibility begins on the day the spenddown amount is met and ends the last day of that month.

3. Pay-in Spenddown:
Individuals can also pay the spenddown amount directly to their county department of job and family services (CDJFS) each month. The Medicaid card will cover the entire month and should be dated from the first day to the last day of the month.

WHAT MEDICAL EXPENSES COUNT?

A county caseworker can answer questions about whether or not an expense can be counted toward the spenddown amount. Some examples are:

- Medical bills (like doctor and dentist visits, eye exams, prescriptions, physical therapy, medical equipment)
- Medical insurance premiums (like health, vision, dental, long-term care)
- Medical insurance co-pays and deductibles
- Medicare premiums
- Transportation costs to get to medical appointments
- Disposable medical supplies (like adult disposable diapers, gauze, sterile water)

Copies of unpaid past medical bills may also be used to meet Spenddown and must be given to an individual's caseworker for documentation.