Is your income too high for Medicaid? You may still qualify if you spend a lot on health care!

In New York State, if you make more money than the Medicaid limits but spend a lot on doctors’ visits, prescriptions, health insurance or other health care services, you may still qualify for Medicaid. You may be able to get Medicaid coverage through the **Medicaid Spend-Down Program** (also called the Medicaid Excess Income Program). To qualify, you will need to show that you spend enough on health care that it puts your income below Medicaid limits.

**To qualify for a Medicaid spend-down, you must:**

- Be over 65 or have a disability
- Have assets below $14,850 ($21,750 for a couple). Assets include any money you have in savings accounts, stocks, bonds and retirement accounts.
- Spend enough on health care that your usable monthly income is below $845 (or $1,229 for a couple). **Note:** Certain kinds of income may not be counted, or you may be able to subtract certain expenses. Check with a Medicaid counselor.

When you have Medicare and qualify for a Medicaid spend-down, your Medicare pays first for your health care. Then Medicaid pays part or all of the remaining cost during the months that you meet your spend-down. It can also pay for things Medicare doesn’t cover at all, such as routine vision, dental and hearing care.

**With a Medicaid spend-down, you can:**

- **Get inpatient and outpatient** Medicaid coverage
  - You will have Medicaid inpatient and outpatient health coverage for each month that you meet your spend-down. (However, for **inpatient hospital stays**, be aware that you must meet **six times** your monthly spend-down amount before Medicaid pays.)
  - Even if you don’t have high enough medical costs each month, you can get Medicaid for the months that you do.
  - You can spend a lot at once and get coverage a few months in a row. For example, if you spend a total of six times your monthly spend-down amount, you can get Medicaid coverage for the following six months.
- **Get Extra Help with your prescription drug costs.**
  - When you meet your Medicaid Spend-Down the first time, you will be automatically enrolled into **Full Extra Help**, the federal program that pays for most of your Medicare Part D costs. You will have Full Extra Help for the rest of the year, even if you don’t continue to meet your spend-down.
Could I qualify for a Medicaid Spend-Down in New York?

1. Take your monthly income and subtract the Medicaid monthly income limit to find your spend-down amount.

Your **spend-down amount** is the amount you need to spend out of pocket on health care before Medicaid coverage begins.

**Example:** Your monthly income is $1,145.

| $1,145 (your monthly income*) | -$845 (individual monthly income limit for Medicaid) | $300 (your spend-down amount) |

* **Note:** You may be able to subtract certain expenses from your income. Check with a Medicaid counselor to find out what’s counted as income.

2. You can reach your spend-down by:
   - Writing a monthly check to Medicaid for your spend-down amount.
   - Or, you can show proof that you have medical expenses equal to or greater than your spend-down amount.

With the above example, you would take your **paid or unpaid** medical bills and/or receipts, totaling $300 or more, to your local Medicaid office each month. You can also bring receipts for more than one month at a time. For example, if you have $600 in paid or unpaid medical bills and/or receipts, you can get two months of Medicaid coverage.

Bring bills and/or receipts from things like:
- doctors’ visits
- prescription drugs
- over-the-counter medications
- insurance premiums

If you’re in the Elderly Pharmaceutical Insurance Program (EPIC), you can call EPIC and ask for a printout that shows how much EPIC paid for your prescriptions. This amount counts toward your spend-down.

For more information or to apply, contact your local Medicaid office. In New York State, call the Medicaid helpline at 518-486-9057.