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 $15,150 ($22,200 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 $862 (or $1,253 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.

Flip the page to see if you qualify
**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 $1,162.

   
   
   $1,162 \hspace{1em} \text{(your monthly income*)} \\
   -$ \hspace{0.5em} 862 \hspace{1em} \text{(individual monthly income limit for Medicaid)} \\
   $ \hspace{0.5em} 300 \hspace{1em} \text{(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.

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