

## **What is Spenddown?**

It is for Ohioans who are aged, blind, or have a disability who meet all the qualifications for Medicaid – except their income is too high. “Spenddown” is the amount of your income that is above the Medicaid monthly income limit. (\*Note: Certain types of income may not be counted.)

## **How can I meet my Spenddown?**

You may “pay-in” your Spenddown each month with a check or money order to CCJFS. If you choose this option, your card will be good for the entire month.

You may also “incur” costs for medical services that equal your Spenddown for the month. “Incur” means that you received medical service and are responsible for payment. You must provide a recent bill, paid or unpaid, that reflects the specific date and from whom you received medical services. Once your Spenddown amount is met, you will get a Medicaid card to use for the rest of the month.

## **What expenses can be used to meet my Spenddown?**

Medically necessary services can be used to meet your Spenddown. Examples include:

- Prescription co-payments
- Medical bills (doctor/dentist visits, eye exams, prescriptions, physical therapy, medical equipment, lab work)
- Medical insurance premiums (health, vision, dental, long-term care)
- Medical insurance co-pays and deductibles
- Medicare premiums
- Transportation costs to get to medical appointments (your car mileage; bus or taxi fares)

For ABD Medicaid, applicants must visit their local county department of job and family services. Applications are available at our local county office or online at [www.jfs.ohio.gov/ohp/consumers/Application.stm](http://www.jfs.ohio.gov/ohp/consumers/Application.stm) .