

MO HEALTHNET SPEND DOWN VS. TICKET TO WORK

Participants need to know the **similarities and differences** in order to make an informed decision to accept MO HealthNet Spend Down (MHSD) or Ticket to Work (TWHA). You will need to explain, and answer questions. **NEVER** advise a participant which type of coverage to choose. Explain their options and let them choose. **Do NOT** assume they will always want the one with the lower cost.

Similarities
<p>MO HealthNet (MHN) coverage (fee for service) is the same for both programs – participant can choose to meet the spend down or premium depending on the need for a particular month</p> <p>Prior Quarter (PQ) is available for both programs – eligibility is determined separately for each PQ month; participant can choose to meet the spend down or premium depending on the need for a particular month</p> <p>Eligibility requirements are the same for:</p> <ul style="list-style-type: none"> • Citizenship • Social Security Number • Residence • Disability – may need a Medical Review Team (MRT) decision • Resource limit

Eligibility differences	
MHSD	TWHA
No age limit	Age 16 through 64
No employment requirement or restriction, as long as OAA, AB, or PTD OAA – Old Age Assistance AB – Aid to the Blind PTD – Permanent and Total Disability	Employed with Social Security tax and Medicare tax withheld from earnings or self-employment – only one exception: works in a medically related caregiver position and payment is received through a government agency (i.e. DMH or DHSS)
No income limit	Gross Income limit 300% of the federal poverty level (FPL): See Appendix J for current amount Net Income limit 85% of the FPL: See Appendix J for current amount
PQ - must meet spend down amount for each month (only by incurred medical expenses)	PQ - premium payment must be paid for each month
MRT – must be at or below the Substantial Gain Activity (SGA) threshold if participant has earned income See Appendix J for current amount	MRT – no SGA threshold

MO HEALTHNET SPEND DOWN VS. TICKET TO WORK

Functional differences	
MHSD	TWHA
<p>Spend down may change due to changes in income.</p> <p>**Spend down is not required if change of income is below:</p> <ul style="list-style-type: none"> • 85% of the FPL for OAA & PTD or • 100% of FPL for AB. 	<p>Participant may become completely ineligible if income exceeds set limits</p> <p>**an Ex Parte review is completed for other MO HealthNet programs if eligibility is lost for an eligibility requirement</p>
<p>Participant may:</p> <ul style="list-style-type: none"> • pay in the spend down, and/or • submit incurred expenses to meet the spend down. 	<p>The participant must pay the premium when gross income exceeds 100% of FPL</p>
<p>Coverage begins the date the incurred medical expenses meet the spend down amount, or the 1st of the month if the participant chooses to pay in the spend down.</p>	<p>Coverage begins the first of the month</p> <p>**If participant must pay a premium then coverage begins the 1st of the month when premium is paid.</p>
<p>HIPP is not available</p>	<p>HIPP is available if the participant's employer offers health insurance</p>

Advise the participant that moving back and forth between the programs may require an adverse action period that could cause delays.

SGA Threshold – when the participant has earned income that is paid for vacation, sick leave, paid compensatory time, etc. are **not** included in the SGA threshold evaluation. **Note:** the SGA Threshold evaluation is separate from the budget; therefore, type of pay listed above is included in the budget when determining eligibility.