



Spend Down

Helping you qualify for Missouri Medicaid

What is Spend Down?

If your income is above the limit to qualify for Missouri Medicaid (MO HealthNet), you may still be able to get MO HealthNet coverage if you agree to pay, or “spend down,” a certain amount each month. Once you spend this amount, you will have MO HealthNet coverage for the month. If you do not spend this amount in a month, you will not have MO HealthNet coverage that month.

Who is eligible?

If your income is above the limit to qualify for MO HealthNet and you are age 65 or older, disabled, **or** blind, you may qualify for help through the Spend Down Program. Once you apply for MO HealthNet, our team will check to see what type of coverage you qualify for and will notify you directly.

How do I pay Spend Down?

When you're approved for spend down, you will get an invoice in the mail. It will show the amount you need to pay for the month. There are 3 ways you can meet your spend down:

ONLINE	Visit mymohealthportal.com to create your account. You will need an email address and your 10-digit DCN or social security number. Once you have your account created, you can sign in to pay your spend down online.
MAIL	To get coverage, send the bottom of the invoice that lists the month you want to pay for along with your payment and case number. If you do not have the correct invoice, write which month and case number on the check or money order (DO NOT SEND CASH). Only include the invoice for the month you want to pay for. Send a check/money order to: MHD Premium Collections Unit, P.O. Box 808001, Kansas City, MO 64180
AUTO WITHDRAWAL	You can have your payment taken directly out of your bank account on the 10th of each month. It will give you coverage for the next month. To sign up, submit an automatic withdrawal form: tinyurl.com/SpendDown-AW . Please allow 30 days for the automatic withdrawal to process. If you choose this option, you can submit medical bills you paid towards your spend down.
SUBMIT MEDICAL BILLS	You can use your medical bills to meet your spend down amount. To submit your medical bills, include your case number and send copies of your bills by mail, fax, or online: <ul style="list-style-type: none">• MAIL: Spend Down Unit, 16798 Oak Hill Drive, Suite 600, Houston, MO 65483• FAX: 855-600-3754• ONLINE: mydssupload.mo.gov/UploadPortal



What services qualify for Spend Down?

You can submit bills for services you or your spouse get from a medical provider, even if you have not paid for them yet. They must be bills you are responsible for paying and include services such as:

- Prescriptions
- Eye care services or eyeglasses
- Chiropractic services
- Hospital and emergency services
- Labs and tests
- Dental care
- Mental health services and counseling
- Doctor prescribed oxygen, nebulizer, hearing aids, prosthetic devices, wheelchair, crutches, or walker
- Certain home medical services such as personal care or adult day care

Questions?

If you have questions about Spend Down, call **855-600-4412**. You can also review our frequently asked questions by visiting: mydss.mo.gov/mhd/spend-down-faqs

Discrimination & Civil Rights

The MO HealthNet Division complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, religion or sex. MO HealthNet Division does not exclude people or treat them differently because of race, color, national origin, age, disability, religion or sex.

MO HealthNet Division:

- Provides aids and services to people with disabilities at no cost, to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, or other formats)
- Provides language services at no cost, to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need a qualified interpreter, written information in other formats, translation or other services, call the MO HealthNet Managed Care Enrollment Helpline at **800-348-6627**.

If further assistance is needed, you may contact the Missouri Department of Social Services ADA Coordinator and Office for Civil Rights Director Anna Wise by phone at **800-776-8014** or via email at HRC.OCR@dss.mo.gov.

If you believe the MO HealthNet Division has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, religion or sex, you can file a grievance with the Missouri Department of Social Services, Office for Civil Rights at **800-776-8014**; or TDD/TTY: 800-735-2966; Relay Missouri 711.

Complaints may also be filed by submitting a completed DSS Client/Applicant Complaint of Discrimination form (dss.mo.gov/hrc/pdf/mo886-2090.pdf) or letter via email at HRC.OCR@dss.mo.gov or by mail at:

Missouri DSS Office for Civil Rights
P.O. Box 1527
Jefferson City, MO 65102-1527

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at: ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:

U.S. Department of Health and Human Services 200 Independence Avenue
SW Room 509F, HHH Building Washington, D.C. 20201
800-368-1019, or TDD at 800-537-7697

Complaint forms are available online at: hhs.gov/civil-rights/filing-a-complaint/complaint-process/index.html

The Missouri Department of Social Services is an equal opportunity provider.

Hearings Information

If the Family Support Division changes or stops your benefits and you think the change is wrong, you can ask for a hearing. To do this, contact us by phone or in person.

- Visit: dss.mo.gov/fsd/know-your-rights or dss.mo.gov/dls/hearings
- Call: **855-FSD-INFO** (855-373-4636)

