

TENNCARE STANDARD SPEND-DOWN: RE-OPEN PROGRAM

Open this program & use it to help tens of thousands of low-income working Tennesseans struggling with healthcare coverage and costs!

Background:

When the TennCare Spend-Down eligibility category, also called medically needy, was closed on April 30, 2005, it had 97,000 enrollees. It was closed with the promise that it would open back up soon under new rules and that it would be changed from a *Medicaid* category to a **Standard** category. *Medicaid* eligibility comes with the protection of the federal government. **Standard** has only the protection of the state government and allowing the state to cap and limit enrollment. Since its closure in 2005 and re-certification in 2008, most of the 97,000 people who met this eligibility category have lost their coverage, leaving only about 5,000 adults with coverage.

Enrollment Cap:

Initially, this program was capped at 100,000 people and had a budget of about \$100 million state dollars. In 2008, the governor lowered the cap to 20,000 people, using \$80 million to fill in budget gaps. Now, despite the need during these hard times, enrollment is at about 5,000 with no schedule to re-open.

PROGRAM ELIGIBILITY IS VERY RESTRICTIVE

Why? When people apply, TennCare will count medical bills that they owe and have occurred during the previous 3 months and medical bills that they occurred during the month that they applied. They also have to be low income and have next to nothing in assets. Many times they are not eligible because they have a second car that they may need since both caregivers may work. If they are trying to save to move and get a better place, they are punished because their total assets, including savings, are over \$3,000.

To qualify for Spend-Down:

Does the person seeking coverage:

- Spend a lot on prescription drugs?
- Have a lot of medical bills?

These problems may help you get TennCare through a program call Spend-Down Medicaid.

You may be eligible if you:

1. Are over 65, or blind, or disabled, **OR**
Are child under age 21, **OR**
Are the caregiver of a child under 21, **OR**
Are expecting a child,
AND
2. Meet technical & financial requirements
 - A. You have very little income; **AND**
 - B. Your assets are below \$3,000. *Your home and one car are not considered assets.*
Assets counted would include: savings account, property, and a second car; **AND**



- C. You and your family's medical bills are so high that your medical bills are almost higher than your monthly income. However, you can count medical bills that you have paid the month that you apply; **AND**
- D. You can count other medical bills that are not older than 90 days.

You need to know: If you have to borrow money from a relative to get the medical care you need, you can count this as a medical bill. **In addition**, adult dental and vision care that you had to pay for can be counted as medical bills even though TennCare or Medicare does not cover these medical expenses.

How does Spend-Down work?

Your medical bills can make you "poor enough" to qualify for this category of TennCare Standard Spend-Down. Bills CANNOT be covered by insurance. They can be medical bills you still owe that are no older than 90 days and medical bills you paid in the month you applied for Spend-Down. The amount of bills you need in order to get TennCare Standard is called your Spend-down amount. TennCare does not pay these past bills, but it will pay your medical bills for the next 12 months.

If you think you or someone you know could be helped by the TennCare Spend-Down (Medically Needy) program, you need to ACT. You need to contact your state legislators and tell them you want the program reopened. See the box for details! ↗

**CALL YOUR
STATE SENATOR & REPRESENTATIVE**

1-800-449-8366

www.legislature.state.tn.us/

Voice concern that with 1 in 6 (nearly 1 million) uninsured Tennesseans, it makes no sense to delay & deny coverage for tens of thousands of Tennesseans, when there is a program for them!

Ask your legislators to re-open
Medically Needy TennCare
category of eligibility.

For more information, call THCC:

1-877-431-7083

