



D.C. Medicaid and Spend-Down Eligibility

What is Medicaid?

Medicaid pays the medical bills of certain people who have low incomes. If you are 65 or older or disabled, you may be eligible. Also, you may be eligible if you are pregnant or have children.

What if I am over-income for Medicaid?

If your income is over the limit, you may still be eligible. This is called Medicaid “Spend-Down.” To get Medicaid under Spend-Down, you must have a certain amount of medical bills.

What is a deductible?

The total amount of medical bills you need is your “deductible.” When you have enough bills, you will meet your deductible.

To show that you meet your deductible, you need to save **all** of your medical bills and receipts. After you meet your deductible, you may be eligible under Spend-Down. Then, Medicaid may pay for your other medical bills.

Medicaid will generally **not** pay the bills you count towards your deductible. After you meet your deductible, Medicaid may pay for your other medical bills.

How much in medical bills do I need?

Your deductible depends on your income. Every family has a different deductible for Spend-Down. Spend-Down deductibles are usually \$300 per month or more.

Which bills can I count?

For your deductible, you can count most of your medical bills. This includes your bills for drugs and home health care. It includes taxis to and from the doctor. You can count receipts for aspirin and adult diapers. Also, you can count the parts of bills that Medicare does not pay.

You can count unpaid medical bills towards your deductible. You can even include old medical bills that you have not paid. Save these bills and receipts.

There are special rules if you need an operation or expensive care. This includes dialysis, cancer treatment, or very expensive drugs. Please contact the Medicaid Spend-Down Unit on (202) 698-4202 to learn more.

Why do I need a shoebox?

You must have bills or receipts to show that you met your deductible. You need to save all of your medical bills and receipts. Save these in a shoebox or a folder.

When do I tell IMA about my bills?

You must first apply for Medicaid. Bring your bills if you have them.

If your income is over the limit, we will send to you a Spend-Down notice. Then, you need to send your bills to IMA. The quicker that you submit your bills to IMA, the quicker we can make you eligible.

You could get up to six months of Medicaid. After that, you must start over with a new deductible.

What if I already have Medicare?

You can still qualify for Spend-Down even if you have Medicare. In fact, you can count your Medicare premiums and co-payments towards your deductible.

Also, D.C. Medicaid may pay your Medicare Part B monthly premiums. Please call **(202) 724-5506** to find out if you qualify.

How can I apply for Medicaid?

Even if you are over-income, you should apply as soon as possible. To receive a Medicaid application, please call **(202) 724-5506**.

If you recently had surgery or expensive treatment, you should apply right away.

What will I need to do when I apply?

You need to complete and sign an application form to apply. You need to put your income and other information on the form.

IMA will ask you for proof of some information. IMA will need this proof before making a decision.

A friend or relative can help you to apply. IMA can also help.

Who should I call with questions about Medicaid?

If you have questions about D.C. Medicaid, call **(202) 724-5506**. We can also help you with Food Stamps and cash assistance.

If you have questions about Spend-Down, please call the Medicaid Spend-Down Unit on (202) 698-4202.