

Illinois Medicaid Spenddown

What is Spenddown?

Spenddown is an Illinois Medicaid program that helps people who are over income or have too many assets to be eligible for other Medicaid programs.

This is like an insurance deductible. Individuals or families are responsible for paying for medical services until they meet the spenddown amount. A spenddown is a set amount you must meet each month before Medicaid will pay for medical services.

Contact a Department of Human Services (DHS) Family Community Resource Center for questions about spenddown.

Who Can Get Spenddown?

Individuals with a disability, individuals 65 years or older, and children under age 19 who do not qualify for other Medicaid programs because of income or assets.

How Can I Meet Spenddown? Met?

You can meet spenddown by submitting bills or receipts for medical services to the DHS Family Community Resource Center.

These include bills or receipts for services such as:

- Doctor or specialist services
- Hospital or clinic services
- Dentist services
- Prescribed medications
- Prescribed medical supplies and equipment
- Health insurance premiums, including Medicare premiums
- Therapies
- Transportation to medical appointments

Pay-In Spenddown

Pay-in spenddown lets individuals pay the spenddown amount to meet it each month instead of submitting bills. This is like paying a health insurance premium each month. Not everyone can have pay-in spenddown.

Combination of Bills/Receipts and Pay-in

Individuals can use some bills or receipts to meet the spenddown amount. If this does not meet the spenddown amount, they can pay the rest to get medical coverage for that month. Again, not everyone can have pay-in spenddown.

Other Important Information

- Unpaid medical bills count but will be the individual or family's responsibility to pay.
- You can submit bills received six months before the spenddown to meet the amount. For example, if you got a bill in January, you can use it once to meet any month until July.
- You can only use bills/receipts once to meet spenddown.
- If bills are higher than the spenddown amount, then the individual decides what to do. You can split the bill to meet other spenddown amounts. The other option is that Medicaid can pay the remaining part of the bill.
- If you qualify for a spenddown, Medicaid will not put you into a managed care plan.

Resource Links

- [Medicaid Spenddown Site](#)
- [DHS Office Locator](#)