



# Pregnant women, kids and teens can still get TennCare

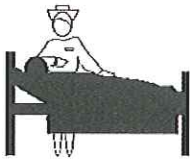


You may be able to get TennCare Medicaid if you are:

1. A child under age 21,  
or  
A woman expecting a baby  
and
2. You have little money coming in  
or  
You or your family have unpaid medical bills or big medical expenses you paid this month.

**Who is this booklet for? It's for pregnant women and children** whose income is too high to get TennCare other ways. It tells how family medical bills can help them get TennCare.

**Get SSI payments?** Then you don't need Spend Down. You already have TennCare Medicaid. **On Families First?** You can get TennCare Medicaid just by asking for it. Apply at DHS.



**TennCare Medicaid** pays for medical costs like doctors, hospitals and medicine. These costs can be for any family member. You apply for it at the

Department of Human Services, or DHS. DHS is also called the food stamp office. DHS checks several different ways you might get TennCare Medicaid.

**One way to get TennCare Medicaid is to have enough medical bills. This way is called "Spend Down."**

Your medical costs can make you "poor enough" for TennCare Medicaid rules. Medical costs can be doctor, hospital or medicine costs. But they **can't** be costs that are covered by your insurance.

The amount of medical costs you need to get TennCare Medicaid is called your Spend Down amount.

Your Spend Down amount can include both paid and unpaid medical costs. **BUT** these bills must be from the month you apply. **OR** from the 3 months before you apply.

**Have bills more than 3 months old?** Want to count them in your Spend Down amount? Then you must pay on them in the month you apply. The part you pay counts for Spend Down.

**To get TennCare Medicaid using Spend Down medical costs, 3 things must be true:**

- ✓ 1. You must be either:
  - Under age 21 **OR**
  - Pregnant
- ✓ 2. And, you must have enough medical costs.
- ✓ 3. And, your savings must be low enough.



DHS looks at your savings and certain other things you own. But, they do not count the value of your home or one car. And some IRAs don't count.

## Here's how to see how much medical costs you need to get TennCare Medicaid.

A. Write your family's gross monthly income here.  
"Gross" means before money is taken out for insurance, Medicare or taxes.

\_\_\_\_\_ → \$ \_\_\_\_\_

B. In the box, find your family size.

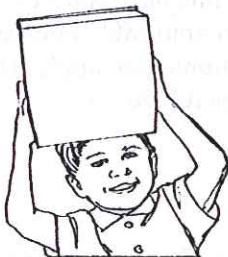
Family Size	1	2	3	4	5
Subtract	\$241	\$258	\$317	\$325	\$392

C. Find the dollar amount below it.  
Write it here. \_\_\_\_\_ → - \$ \_\_\_\_\_

D. Subtract. That's about how much medical costs you need. \_\_\_\_\_ → \$ \_\_\_\_\_

**Example:** You live alone.

Your gross income:           \$800  
You subtract:                 - \$241  
Medical costs you need:     \$559



The answer you get is close to your Spend Down amount. Apply for TennCare Medicaid if you have anywhere near that much in medical costs. Does someone in your family get an SSI check? You may not need nearly that much in medical costs to get TennCare.

If your answer is \$0, you don't need any medical costs to get TennCare Medicaid.

## How to make Spend Down work for you: Get ALL of your medical costs to show to DHS

### 1. Get the medical bills for you and your family.

DHS can use medical bills on:

- You
- Your husband or wife
- Your children under age 21

DHS can use:

- Doctor bills
- Hospital bills
- Prescription drug costs



If you have proof of the cost, DHS can also use:

- Medical supplies, such as needles.
- Glasses and eye doctor visits
- Dental bills
- Hearing aids and batteries
- Health insurance premiums



AND you can use:

- Trips to and from the doctor, hospital or drug store.
- Over the counter medicine like Tylenol or allergy medicine. They can count up to \$10 per person without proof. They can count more if you have receipts.

## 2. Get any medical bills you paid on in the month you apply for TennCare.

**IMPORTANT!** DHS can use paid or unpaid bills. **BUT** they must be from the month you apply. **OR** from the 3 months before you apply.

**Need to use bills more than 3 months old?** Then you must pay all or part of the bill **in the month you apply**. The part you pay counts for Spend Down.

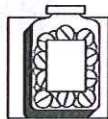
DHS **can't** use a medical bill if insurance paid it. Didn't pay the whole bill? You can still count the part you paid.

**Example:** You see the eye doctor and buy new glasses. You apply for TennCare Medicaid the same month. DHS can use these bills to give you TennCare Medicaid.

TennCare Medicaid **doesn't** pay these old medical bills. But, it will pay your new medical costs for the next 12 months.

### Special note about medicine costs

Is prescription medicine your main health care cost? Does one month of medicine cost as much as your Spend Down amount? Then give DHS your prescription receipts for the month when you apply.



What if one month of medicine is not as much as your Spend Down amount? Here's something to try. Tell the drug store you want to apply for TennCare. Tell them how much you need to owe to get your Spend Down amount. See if the drug store will let you charge your drugs until you owe enough. Then apply for TennCare. After you have applied, pay the drug store back for these old medicines. TennCare won't pay for these old medicines, only for your new medicines.

Here's another way to owe enough medicine costs. See if someone will pay for your medicine for awhile, as a loan. Do this until you owe them your Spend Down amount. Get it in writing so you have proof.

Remember, paid or unpaid bills must be from the month you apply. **OR** from the 3 months before you apply. **Need to use bills more than 3 months old?** Then you must pay all or part of the bill **in the month you apply**. The part you pay counts for Spend Down.

**Are you trying to pay your bills off?** Apply for TennCare before you pay them off. Are you going to have to take bankruptcy? Apply for TennCare before the bankruptcy. Are you in the middle of a bankruptcy? Has the place you owe money to already written off the bill? Then you can't use them. You can use the bills you are putting through bankruptcy for Spend Down. But just until the court says you don't have to pay them. What if DHS won't count the bills even though the bankruptcy isn't over? Then you need to appeal. See "What to do if they turn you down" on page 4 of this booklet.

## Take copies of **ALL** your medical bills when you apply



The more medical bills you have, the more likely you are to get TennCare Medicaid.

Are your medical bills as big as your Spend Down amount? Then you get TennCare Medicaid for a year. If you are pregnant, your baby will have TennCare Medicaid for his first year.

Once DHS has used the whole bill to approve you for Spend Down, they can't use it again, even if you still owe it.

**TIP:** Are your medical bills **more** than your Spend Down amount? Ask DHS to:

- Count your paid bills first. These must be bills from the month you apply. **OR** from the 3 months before you applied.
- Then count your unpaid bills. These must also be bills from the month you apply. **OR** from the 3 months before you applied.
- Still have bills left? Ask DHS to write the rest of the bills in your record. You might be able to use these extra costs to meet Spend Down next time.

Don't have enough Spend Down costs when you apply? DHS puts your application "on hold" until the end of the month you applied in. Send them copies of any new bills you get. You may get enough bills to get Spend Down while your application is on hold. Then they can give you TennCare Medicaid without making you apply again. Does it take longer than the end of the month to get the costs you need? Then you will have to apply again.

### Also take proof of your income and savings

DHS will give you a list of the papers you should bring.

### When and where to apply

Apply at DHS (the food stamp office) in your county. Apply as soon as you can. TennCare Medicaid only pays for health care you get after you apply. If you are in the hospital, ask if they have a Medicaid worker. Hospitals can fax in your application on nights or weekends.



**Note:** Can't get to DHS to apply? You can apply on the internet (<https://fabenefits.dhs.tn.gov>). Or you can fax your application to DHS. Need the fax number for DHS? Call **1-866-311-4287** for free. They can give you the fax number for the office near you.

### What to do if they turn you down

You need to appeal. An appeal is a way to fix problems. You can appeal by calling DHS for free at **1-888-863-6178**. Or, you can write them a letter. Or, you can ask them to send you an appeal form.



After you appeal, call Legal Aid or Legal Services. If DHS made a mistake, Legal Aid may be able to help you with your appeal.

### Does your child have bad health problems? See if your child can get TennCare Medicaid from SSI.

DHS **doesn't** know if your child can get TennCare Medicaid from the SSI program. SSI is run by Social Security. If your child can get SSI, you can get monthly income and she can get TennCare Medicaid.

Do health problems keep your child from doing what others their age can do? Then call Social Security. Their free number is **1-800-772-1213**. Ask if your child can get SSI.

### Check out other health care help



Ask your local health department about any free or low-cost clinics or medicine programs.

This booklet is not meant to take the place of legal advice. Each case is different and needs individual attention. We updated this booklet in April 2010. TennCare Medicaid rules may change from time to time. This booklet is a joint project of Legal Aid Society of Middle Tennessee and the Cumberland and the Tennessee Justice Center.



**1-877-608-1009**

It's a free call.

On the internet at [www.tnjustice.org](http://www.tnjustice.org)

**SPEND-DOWN - MEDICAL EXPENSES**

Note: Very few medical costs can be used for a child who is on TennCare. TennCare is supposed to pay for all medically necessary care for a child enrolled in TennCare. That means TennCare should pay for most care for children. This includes over the counter drugs. TennCare covers many over the counter drugs for children.

**Remember: You can use only the part of medical costs that you will owe. You cannot use the part that insurance covers. Do not count the part of the insurance premium paid by an employer.**

**Keep a list of any medical costs that don't seem to fit in the chart—or ones you're just not sure about. Maybe they will still help you meet Spend Down.**

Medical Costs For family members	Incurred This Calendar* Month	Incurred Last Calendar Month	Incurred 2 Months ago	Incurred 3 Months ago	Old bill, amount paid this month (application month)
Health insurance monthly premium					
Over the counter (non-prescription) drugs, including up to \$10/month per household member without a receipt Ex: vitamins, cold drugs					
Drugs doctor ordered					
Dental costs (includes braces dentures, and orthodontia)					
Doctor costs					
Hospital costs					
Eyeglasses, contact lenses, hearing aids & walking aids (not a complete list)					

SPEND-DOWN - MEDICAL EXPENSES

Medical Costs For family members	Incurred This Calendar* Month	Incurred Last Calendar Month	Incurred 2 Months ago	Incurred 3 Months ago	Old bill, amount paid this month (application month)
Guide dogs					
School fees for medical care					
Nursing home costs					
Nursing services					
Prosthetic devices					
Psychiatric care					
Special education costs for mentally and/ or physically handicapped child					
Substance abuse treatment					
Transportation for medical/remedial care: to and from doctors' offices and drug store to get medicines (42 cents/mile - include parking fees and tolls)					
Organ transplant expenses (including kidney)					
Acupuncture services					
Bed hold at long-term care facility					
<b>TOTALS</b>					

\*Calendar month means the month of April or July as not March 15 to April 15 or June 22<sup>nd</sup> to July 22<sup>nd</sup>