Minnesota Department of **Human Services**

Minnesota Health Care Programs

What is a Spenddown?

A spenddown is like an insurance deductible. If your income is more than the allowed income limit, you may still qualify for health care coverage by meeting a spenddown. A spenddown is the amount you must pay towards medical bills before the state will start to pay.

You must have medical bills to meet a spenddown. To meet your spenddown, you can use old medical bills that have not been paid, but you cannot use other household bills.

There are many types of spenddowns, such as monthly spenddowns or six-month spenddowns. A county worker will help you decide what kind of a spenddown is best for you.

How is my spenddown amount decided?

We figure the amount of your spenddown by subtracting your net income from the income limit. Your spenddown amount is based on many factors, such as your age and family size. The examples below will help you to understand how we figure spenddowns.

Example: Your family's income limit is $1,500 per month. Your counted income is $1,800 per month. Your spenddown amount is $300 per month ($1800 - $1500 = $300). You owe $300 towards medical bills each month.

How do I find out how much my spenddown will be?

You will receive a letter. The letter will tell you:

- The amount of your counted income.
- The income limit for your family size.
- The amount of your spenddown.
- If you can get medical coverage by meeting a spenddown.

How will I know who to pay my spenddown to?

You will get an Explanation of Medical Benefits (EOMB) each month. It will tell you:

- What medical bills were used to meet your spenddown.
- Who you must pay, and how much you must pay them.
- What bills have been paid by the State.

What if I have questions?

Contact your county human services agency if you have questions about spenddowns.

This information is available in accessible formats for individuals with disabilities by calling local 651-431-2670, toll-free 800-657-3739, or by using your preferred relay service. For other information on disability rights and protections, contact the agency's ADA coordinator.

Attention. If you want free help translating this information, ask your worker or call the number below for your language.

ملاحظة: إذا أردت مساعدة مجانية في ترجمة هذه المعلومات، فاسأل مساعدك في مكتب الخدمة الاجتماعية أو اتصل على الرقم .1-800-358-0377

កំណត់សំគាល់ បើអ្នកចង់បានជំនួយបកប្រែពត៌មាននេះដោយមិនគិតថ្លៃ សូមសួរអ្នកកាន់សំណុំរឿងរបស់អ្នក ឬ ទូរស័ព្ទទៅលេខ 1-888-468-3787 ។

Pažnja. Ako vam je potrebna besplatna pomoć za prevod ove informacije, pitajte vašeg radnika ili nazovite 1-888-234-3785.

Ceeb toom. Yog koj xav tau kev pab txhais cov xov no rau koj dawb, nug koj tus neeg lis dej num (worker) lossis hu 1-888-486-8377.

ໂປດຊາບ. ຖ້າຫາກທ່ານຕ້ອງການການຊ່ວຍເຫຼືອໃນການແປຂໍ້ຄວາມດັ່ງກ່າວນີ້ຟຣີ, ຈົ່ງຖາມນຳພນັກງານຊ່ວຍວຽກຂອງທ່ານຫຼືໂທຣ໌ຫາຕາມເລກໂທຣ໌ 1-888-487-8251.

Hubaddhu. Yoo akka odeeffannoon kun sii hiikamu gargaarsa tolaa feeta ta'e, hojjataa kee gaafaddhu ykn lakkoofsa kana bilbili 1-888-234-3798.

Внимание: если вам нужна бесплатная помощь в переводе этой информации, обратитесь к своему социальному работнику или позвоните по следующему телефону: 1-888-562-5877.

Ogow. Haddii aad dooneyso in lagaa kaalmeeyo tarjamadda macluumaadkani oo lacag la'aan ah, weydii hawl-wadeenkaaga ama wac lambarkan 1-888-547-8829.

Atención. Si desea recibir asistencia gratuita para traducir esta información, consulte a su trabajador o llame al 1-888-428-3438.

Chú Ý. Nếu quý vị cần dịch thông tin nầy miễn phí, xin gọi nhân-viên xã-hội của quý vị hoặc gọi số 1-888-554-8759.

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