

HOW NURSING HOME RESIDENTS CAN BEST USE THEIR MEDICAID SPEND-DOWN

Most nursing home residents who get Medicaid have a monthly “spend-down.” “Spend-down” is the money residents must spend on medical care so that Medicaid will pay their other medical bills.

Nursing home residents sometimes think they must use their Social Security, pension or other income to pay the nursing home. This is wrong. **A NURSING HOME RESIDENT CAN MEET HER/HIS SPEND-DOWN WITH BILLS, CHECKS OR RECEIPTS FOR ANY NECESSARY MEDICAL CARE THAT IS ORDERED BY A DOCTOR OR OTHER LICENSED MEDICAL PROFESSIONAL.**

A resident can use any of the following for spend-down:

1. Bills from a doctor or dentist or any other licensed medical professional. The medical professional does not have to take Medicaid, and the bills can be for care that Medicaid does not cover. (S)he can also use bills for transportation to be treated by a medical professional.
2. Prescription drugs, eyeglasses, dental care or dentures, even if Medicaid doesn't cover them.
3. Medical equipment that needs prior Medicaid approval, such as an electric wheelchair. If (s)he does not want to wait for approval, or if approval has been denied, (s)he can use her/his spend-down to buy the equipment, if it has been ordered by a licensed medical professional.
4. Medical bills from before (s) he entered the nursing home, if they are still owed and have not already been used for spend-down.

The resident or someone acting for her/him must tell the Department of Human Services caseworker if (s)he wants to meet spend-down with other medical bills, checks or receipts. In Chicago, call **312-793-8000**. The caseworker will say where to send copies of the bills being used for spend-down.

Some nursing homes tell residents to have their Social Security checks sent to the nursing home so they can sign them over immediately, or have the checks sent to the home without asking their residents. Some nursing homes even arrange to make an employee a resident's “representative payee,” so the employee can sign over the check without asking the resident or her/his family.

A nursing home cannot require a resident to have her/his Social Security check sent to the nursing home, or to make the nursing home her/his “representative payee.”

It is easier to protect the resident's right to choose how to meet her/his Medicaid spend-down if the Social Security check is deposited directly into her/his bank account. Then the resident can use the check to get her/his choice of necessary medical care, and will not be forced to spend it on nursing home care. The Social Security Administration, **1-800-772-1213**, can explain how to change arrangements that have been made about the resident's check, including changing or ending a “representative payee” arrangement, so that the money is used for the resident's best interests.

If you want more information about using Medicaid spend-down for a resident's best interests, call the City of Chicago Family and Support Services nursing home resident ombudsman at **312-744-4016**.

