



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.



TennCare Medicaid pays for medical costs like doctors, hospitals and medicine. You apply for it at the Department of Human Services, or DHS. This of ce is also called

the food stamp of ce. 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. They can be medical bills you still owe. They can be medical bills you paid in the month when you apply. 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. TennCare Medicaid **doesn't** pay these old medical bills. But, it will pay your new medical costs for the next 12 months.

Note: Do you get Families First or SSI payments? Then you don't need Spend Down. You already have TennCare Medicaid.

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

1. You must be either:
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† 6i aVt&Z_XRTYQU
2. And, you must have enough medical costs.
3. And, your savings must be low enough.



DHS also looks at your savings and certain other things you own. But, they do not count the value of your home.

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.

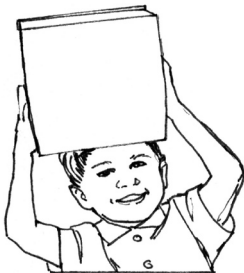
-\$ _____

D. Subtract. That's about how much medical costs you need.

\$ _____

Example: You live alone.

Your gross income: \$800
 You subtract: - \$241
 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 work or get an SSI check? You may not need that 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 bills to show to DHS

1. Get the medical bills you still owe.

DHS can use doctor, hospital and prescription drug costs. They can be paid or unpaid. They must be from the month you apply. **OR** from the 3 months before you apply.

Old medical bills

Can you use medical bills that are older than 3 months? Only if you pay all or part of the bill in the month you apply. The part you pay counts for Spend Down.

The whole family's bills

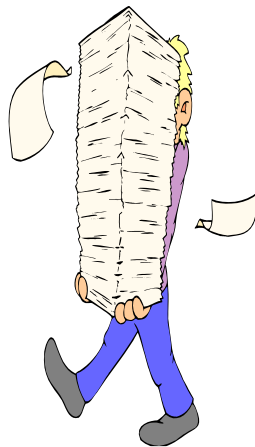
DHS can use medical bills on:

- † You,
- † Your husband or wife, if they live with you,
- † Your children under age 21 who live with you, and
- † A disabled person who is your dependent.

More than hospital, doctor and medicine bills

They can also use these costs:

- † Medical supplies, such as needles.
- † Glasses and eye doctor visits
- † Dental bills
- † Hearing aids and batteries
- † Trips to and from the doctor, hospital or drug store.
- † Health insurance premiums, including any old TennCare premiums you owe.

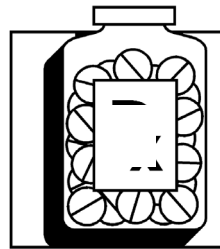


2. Get any medical bills you paid in the month you apply for TennCare.

These bills could have been paid by you. Or, they could have been paid by someone who expects you to pay them back. DHS can't use a medical bill if insurance paid it.

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.

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. Then apply for TennCare Medicaid. After you apply, pay the person back.

Remember, this must be bills you paid the month you apply. **OR** bills you paid in the 3 months before you applied. You can use older bills if you pay on them the month you apply.

3. Get your medical bills that were paid at any time by someone who expects you to pay them back.

Example: Your friend paid for your medicine for the last 4 months. They expect you to pay them back. DHS can use these bills.

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 before the bankruptcy. Are you in the middle of a bankruptcy? You can use bills until the bankruptcy court says you don't need to pay them.



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.

TIP: Make sure DHS checks that your medical bills are more than your Spend Down amount. You might be able to use these in the future to meet Spend Down.

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.

What if you don't have enough Spend Down bills 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 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 bills 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 DHS to apply for you? You can apply yourself on the internet (<https://www.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.

