



Medically Needy Medical Assistance

What is Medically Needy?

Medically Needy is a Medicaid program that may help you pay medical bills that you cannot afford to pay. Medically Needy may not pay all of your medical bills. You may still have to pay some of your medical bills.

You may be able to get Medically Needy:

- ◆ If you have too much income or too many resources (assets) to get regular Medicaid,
- ◆ You do not have enough money to pay your medical bills.

Who can get Medically Needy?

- ◆ Pregnant women if:
 - Family income is over 300% of the federal poverty limits (FPL) for a household size. This includes the unborn baby.
 - Family resources (assets) are not more than \$10,000.
- ◆ People under age 21 if family income is too high for other Medicaid.
- ◆ People who are aged, blind or disabled who:
 - Are age 65 or older, or
 - Are legally blind as defined by Social Security, or
 - Are disabled as defined by Social Security.
- ◆ Adults who care for dependent children under age 18 and are still in school, if:
 - They are the parent, aunt, uncle, grandparent or disabled stepparent of a dependent child, and
 - Their income is over the income limit for Medicaid for families, or
 - Their resources (assets) are over the resource limit for Medicaid for families.

Resources (asset) limit of \$10,000

What counts as a resource? Anything that can easily be changed to cash. Some examples:

Cash	Checking accounts	Savings accounts
Money market funds	Mutual funds	Stocks and bonds
Certificates of deposit	Real estate	Real estate contacts
More than one vehicle	Life insurance cash value	Annuities
IRAs	Keogh plans	Medicaid qualifying trusts

What income is counted?

Earned and unearned income of all persons who might be eligible for Medically Needy and persons who are considered responsible relatives are counted.

How does MNIL work?

The MNIL is the Medically Needy Income Level. If your total net countable income is equal to or less than the MNIL, all eligible members of your family will get Medicaid without a spenddown.

Note: Net countable is your gross income after deductions that DHS allows. If your total net countable income is more than the MNIL, you will need to meet a spenddown before you get Medicaid. If you pay health insurance premiums or have medical bills, these may be used to help meet your spenddown.

Number of People in the Household	The monthly MNIL is:
1	483
2	483
3	566
4	666
5	733
6	816
7	891
8	975
9	1,058
10	1,158

How long will I get Medicaid if I do not have a spenddown?

If you have a zero spenddown, you will get Medicaid. Your medically needy case will be reviewed when you report a change and once a year. If you report a change that affects your eligibility, the change may cause you to have a spenddown.

How long will I get Medicaid if I do have a spenddown?

If you have to meet a spenddown, you will have a two-month certification period. Once you meet the spenddown, you will get Medicaid for those two months. After the certification period ends, you will need to apply again.

How do I know when I have reached the point where Medicaid will pay my bills?

Medical bills are used to meet the spenddown. You should look at your *Notice of Decision* to find out whose medical bills can be used to meet the spenddown. The *Notice of Decision* tells you who is conditionally eligible (family members who can get Medicaid once the spenddown is met) and who are responsible relatives (family members who will not be eligible once the spenddown is met). The medical bills of people who are conditionally eligible and the responsible relatives may be used to meet the spenddown.

You need to tell your medical provider that you are on the Medically Needy program. Show the *Notice of Decision* from DHS to the provider. Ask them to send medical claims you owe, or have already paid during the certification period, to the Iowa Medicaid Enterprise.

These bills may be used to meet your spenddown:

- ◆ Bills for medical services during the certification period. Paid or unpaid bills.
- ◆ Old medical bills that you still owe and that have not already been used to meet a spenddown.
- ◆ Bills for medical services during the retroactive period that have not already been used for spenddown, can be used in the certification period immediately following the retroactive period. Bills from the retroactive period may be paid or unpaid.
- ◆ Medical bills not needed to meet a spenddown in a certification period, may be used for a later certification period if:
 - The spenddown was met in the certification period, and
 - The medical bill was not previously used to meet spenddown, and
 - Medicaid will not pay for the medical bill (such as bills for responsible relative bills or nursing facility bill), and
 - You still must pay the medical bill.
- ◆ Medical bills can be considered only once. If there are not enough medical bills to meet the spenddown for the current certification period, they cannot be used for a later certification period.
- ◆ Some types of medical bills cannot be used to meet spenddown. You will get a notice if the medical bill cannot be used.
- ◆ Once spenddown is met, you will get a Medical Assistance Eligibility Card. Keep this card, even if you don't meet a spenddown for your next certification period. If you lose your card, please contact Member Services at (800) 338-8366 or in the Des Moines area call 515-256-4606.

Do I have to pay for my medical care not covered by Medicaid?
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- ◆ Yes. After medical bills are used to meet your spenddown, you will be sent a *Notice of Spenddown Status*. The *Notice of Spenddown Status* will tell you which bills were used to meet your spenddown. You will have to pay for any medical care that is not covered by Medicaid.
- ◆ Tell your medical provider that you have Medicaid. Medicaid will pay the health care provider for the covered medical care that you received. You may have to pay a small fee for some medical services. This is called a co-payment. Your health care provider will tell you how much you have to pay. You will not have to pay a co-payment if you are under age 21 or pregnant.
- ◆ After spenddown is met, Medicaid can pay the medical bills that were not used to meet spenddown. If you do not tell the provider that you have met spenddown and are now eligible for Medicaid, the provider will continue to bill you.

For more information, ask us for Comm. 30, *Medicaid for the Medically Needy*, and Comm. 20, *Your Guide to Medicaid*. Comm. 20 will tell you about services that are covered by Medicaid. Medicaid will not pay for the following services for people eligible only for the Medically Needy:

- ◆ Care in nursing facilities,
- ◆ Intermediate care facilities for the mentally retarded,
- ◆ Skilled nursing facilities, and
- ◆ Care in a facility licensed for psychiatric care.