

Frequently Asked Questions: Spend Down

What is spend down?

Spend down is a MO HealthNet program in which you have an amount that you must pay or reach each month before you can have MO HealthNet coverage. It is similar to an insurance premium.

How do I pay my spend down?

There are three ways you can reach your spend down and get coverage. You must choose only 1 of the three options.

- **Option 1:** You may send a payment (check, money order, or cashier's check) to the MO HealthNet Division. You will have coverage for the whole calendar month that you pay for.
- **Option 2:** You may have your payment taken directly out of your bank account on the 10th of each month by the MO HealthNet Division to pay for your spend down for the following month.

To have your payment automatically taken from your bank account you must submit a **Spend Down Automatic Withdrawal Form**. **You must allow 30 days for the automatic withdrawal to process.**

- **Option 3:** You may use the cost of medical services to reach the spend down amount. When the cost of the services you are personally responsible for reaches your spend down amount, you may give the medical bills for which you are personally responsible to your local **Family Support Division office**. You can also mail, fax or email copies to:

Spend Down Unit
16798 Oak Hill Drive, Suite 600
Houston, MO 65483
Fax: 855-600-3754
Email: sesd@ip.sp.mo.gov

Family Support Division staff will put your coverage for that month in the system. Coverage will start the day you reach your spend down amount. You will be responsible to pay this amount to the providers that gave you the services. For the day you reach your spend down amount, MO HealthNet will only pay for services over your spend down amount. **Bills cannot be used to meet your spend down if you chose to have the payment taken from your bank account each month through automatic withdrawal.**

Do I have to pay or reach my spend down every month?

No, you do not have to pay or reach your spend down every month; however, you **will not** have MO HealthNet coverage for the months that you do not pay or reach your spend down.

Where do I mail my spend down payment?

Payments should be mailed to:

MO HealthNet Division
PO Box 808001
Kansas City, MO 64180-8001

You must put your MO HealthNet number (case number) or DCN on the check or money order. You should mail your payment along with the invoice stub for the month you want to pay. If you do not have the correct invoice stub to send you must write on the check or money order your case DCN and what month you are paying for. **Do not send an old invoice to pay for a current month.**

Can I pay my spend down over the phone using my debit card or credit card?

No, the MO HealthNet Division cannot take payments over the phone. The only way to use the payment option is to mail your payment or submit a [Spend Down Automatic Withdrawal Form](#). Do not take your payment to the Family Support Division office.

How do I know my spend down amount is correct?

Our team determines MO HealthNet eligibility and spend down amounts. If you have questions about the amount of your spend down or about why you must pay the spend down, contact the Family Support Division Information Center at 1-855-373-4636.

If I notify the Family Support Division that I met spend down, do I also have to mail a payment to the MO HealthNet Division?

No, you have a choice each month in how you want to pay your spend down by using one of the three payment options.

Where do I call or write to see if my spend down payment was received or if I have questions?

For questions about whether your payment was received, you should call the Premium Collections Unit at 1-877-888-2811. You may also write to:

MO HealthNet Division
Premium Collections Unit
PO Box 6500
Jefferson City, MO 65102

How do I sign up for automatic withdrawal?

You need to complete and submit a [Spend Down Automatic Withdrawal Form](#).

Make sure you mark the box that says "START," complete and sign the form, attach a voided check, and return the form to the address on the form. When you start or change automatic withdrawal, **please allow 30 days for the automatic withdrawal form to be processed.** You will continue to receive monthly spend down invoices until the automatic withdrawal is effective.

While you continue to receive a spend down invoice, you will need to pay your spend down using one of the three payment options. You must do this until the automatic withdrawal becomes effective. Once effective, you will get a reminder each month that the payment was taken from your bank account.

Please remember that you cannot use bills to meet your spend down once the automatic withdrawal process begins.

If I sign up for automatic withdrawal, when is the spend down payment taken out?

Automatic withdrawals are done on the 10th of each month for the next month's spend down. For example, on April 10, the automatic withdrawal will be done for May's spend down payment.

If my payment is made by automatic withdrawal, what do I do if I change banks or accounts?

You will need to fill out a [Spend Down Automatic Withdrawal Form](#) and mark the box that says "CHANGE." Once you complete and sign the form, attach a voided check for your new bank account and send it to the address on the form. **You should allow 30 days for the change to take place.** If you have questions about the change, call the Premium Collections Unit at 1-877-888-2811.

If my payment is made by automatic withdrawal, do I need to complete the Automatic Withdrawal Authorization form each month?

No. Once you sign up for automatic withdrawal you only need to send an [Automatic Withdrawal Authorization form](#) to change your account or to stop the automatic withdrawal. If you stop automatic withdrawal or it stops because of a change in your eligibility, you need to send a new form to start it again. If you lose eligibility we will automatically stop your automatic withdrawal. If you become eligible again you will need to complete another automatic withdrawal form.

What happens if I don't have sufficient funds in my bank account to cover the automatic withdrawal?

You will not have coverage until you make your payment.

It is your responsibility to make sure you have enough money in your bank account to cover your automatic withdrawal. When your payment is insufficient, you will receive an insufficient funds notice explaining you must send either a money order or cashier's check to cover your payment. A personal check cannot be accepted to cover an insufficient fund. **You cannot submit bills for coverage in the same month you have an insufficient check.**

What happens if I don't have sufficient funds in my bank account to cover my check?

You will not have coverage until you make your payment.

It is your responsibility to make sure you have enough money in your bank account to cover your check. When your check is returned due to insufficient funds, you will receive an insufficient funds notice explaining you must send a money order or cashier's check to cover your payment. A personal check will not be accepted to cover an insufficient fund. **You cannot submit bills for coverage in the same month you have an insufficient check.**

What should I do if I sent a payment for my spend down and also paid for services that same month or am getting a bill?

The MO HealthNet Division cannot refund your payment. You must go to the provider you got the services from. If MO HealthNet covers the medical services you paid for, you should contact the provider to let them know you have MO HealthNet. You can ask the provider if they will refund the payment to you and bill MO HealthNet for the services. It is the provider's choice to refund the money to you and bill MO HealthNet.

If you receive a bill from your provider and you were eligible for MO HealthNet during the dates of service on the bill, you must let the provider know that you were MO HealthNet eligible and ask them to bill MO HealthNet.