

PROVIDER BULLETIN

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MO HealthNet Spenddown Provider Form

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Spenddown Defined

The Family Support Division (FSD) determines MO HealthNet eligibility and sets the coverage effective dates. The MO HealthNet Division (MHD) administers the healthcare coverage services and claims processing.

Spenddown is a program in which the participant has an amount to pay or reach each month before the participant has MO HealthNet coverage. When the participant meets or pays the spenddown amount, the MHD pays its part for the covered health care services.

Spenddown is a program for people whose income is more than the allowed amount for MO HealthNet coverage. Spenddown refers to the amount of medical expenses that are a participant's financial responsibility, which is similar to an insurance deductible.

The participant must meet the spenddown amount by making payment directly to the MHD or by incurring a charge from a non-covered or covered health care visit.

Options to Meet Spenddown

The participant has several options to meet the spenddown amount. These options are not all inclusive and are intended to demonstrate some of the participant choices by which the spenddown amount may be met.

- Full payment sent directly to the MHD. The participant has coverage for the entire month. The participant should contact Participant Services Unit at (800) 392-2161 with questions concerning payments submitted. The participant should contact FSD at 855-FSD-INFO (855-373-4636) with questions regarding the spenddown amount and program provisions.
- Payment taken directly out of the participant's bank account. The participant has coverage for the entire month.

- Participants may submit incurred unpaid and paid medical expenses (bills) to the local FSD office. These expenses can be MO HealthNet covered or non-covered services.
 - When a participant uses an unpaid bill to meet spenddown, the spenddown amount is still the liability of the participant. The participant may owe the service provider the amount that was not paid, unless the participant chooses another option to pay or meet the spenddown amount. Coverage will start the day the spenddown amount is met.
 - **NOTE:** FSD reviews the participants' bills and determines which incurred unpaid and paid medical expenses qualify to use toward spenddown.
- There are partial pay and bill submission options the participant may utilize to meet the spenddown amount.
- There are out of pocket and carryover options the participant may utilize to meet the spenddown amount.
- Providers may submit the Spenddown Provider Form directly to the FSD Spenddown Unit.

Verifying Eligibility for Coverage

Providers should verify eligibility on the date of service (DOS) to determine if the participant has MO HealthNet coverage for the specific DOS.

Providers may check the participant's eligibility status in a number of ways:

- Electronically via eMOMED at www.emomed.com, by selecting the Participant Eligibility option
- Sending an email to Provider Communications by selecting the Provider Communications Management option on eMOMED at www.emomed.com
- Through the Interactive Voice Response (IVR) system by calling 573-751-2896 and selecting option 1 for "MHD Participant Eligibility"

If the participant is showing inactive, this means the participant still owes the entire or a portion of their spenddown amount to be active for MO HealthNet coverage. If a participant is showing inactive, this does not indicate that the provider cannot see the participant on that DOS. This shows that the participant is responsible for the spenddown amount before MHD will pay for coverage. **Please consider assisting the participant by completing the Spenddown Provider Form.**

Spenddown Provider Form

FSD has designated a Spenddown Unit, who reviews expenses submitted to meet spenddown, determines MHD coverage dates, and authorizes coverage.

Participants may choose to have the providers submit incurred unpaid and paid medical expenses to the spenddown unit on behalf of the participant.

Providers may utilize the [MO HealthNet Spenddown Provider Form](#).

Providers may scan and email the form to sesd@ip.sp.mo.gov and include receipts, bills, and information related to the spenddown.

Please email any questions or problems to the following address: SpendDown.Unit@dss.mo.gov, or fax the form to the numbers shown below.

Fax Number for Spenddown ONLY information:

eFax Option: 855-600-3754

- Please do not fax or email duplicate forms, when a spenddown form was previously submitted.
- Please do not combine documentation for multiple participants in one email attachment.
- Please do not send the documentation multiple times.
- Please contact the Spenddown Unit with questions or issues.

Spenddown Office Phone Number: 855-600-4412

Provider Bulletins are available on the MO HealthNet Division (MHD) (Formerly the Division of Medical Services) Web site at <http://dss.mo.gov/mhd/providers/pages/bulletins.htm>. Bulletins will remain on the Provider Bulletins page only until incorporated into the [provider manuals](#) as appropriate, then moved to the Archived Bulletin page.

MO HealthNet News: Providers and other interested parties are urged to go to the MHD Web site at <http://dss.mo.gov/mhd/> to subscribe to the electronic mailing list to receive automatic notifications of provider bulletins, provider manual updates, and other official MO HealthNet communications via E-mail.

MO HealthNet Managed Care: The information contained in this bulletin applies to coverage for:

- MO HealthNet Fee-for-Service
- Services not included in MO HealthNet Managed Care

Questions regarding MO HealthNet Managed Care benefits should be directed to the patient's MO HealthNet Managed Care health plan. Before delivering a service, please check the patient's eligibility status by swiping the MO HealthNet card or by calling the Provider Communications Interactive Voice Response (IVR) System at 573-751-2896 and using Option One for the red or white card.

**Provider Communications Hotline
573-751-2896**