



Job Aid - Does Consumer Anticipate Meeting a Spenddown?

Objective

The goal of this job aid is to provide guidelines for how to determine if a spenddown has been met.

Overview

When processing a review on a case with a spenddown, a new spenddown base period will only be approved if the consumer is anticipated to meet the new spenddown. We determine the likelihood of meeting a new spenddown based on the following criteria:

- Last spenddown base was met
- Significant progress was made toward meeting the existing spenddown
- Consumer reports a change in situation that indicates the likelihood of meeting a spenddown

If the consumer does not meet the stated criteria then, a new spenddown base period is not likely to be met and therefore, will not be created.

Example: The spenddown is \$4,350. If their remaining spenddown is \$870, the consumer would be anticipated to meet a new spenddown. However, if the remaining spenddown is \$3,000, the consumer would not be anticipated to meet a new spenddown. If not anticipated to meet a new spenddown, the MDN coverage is ended as of the last day of the current base period.

Note: Eligibility for QMB or LMB is not affected by whether they are anticipated to meet a new spenddown or not. So we may be ending the spenddown but continuing QMB or LMB coverage.

Process

1. Check KEES - Was Spenddown Met

- From the left hand navigation bar, select **EDBC Results**. The **EDBC List** page displays.

The screenshot shows the 'EDBC List' interface. At the top, there are search filters: 'Display by: Program' (dropdown), 'Type Reason' (dropdown), 'From: 10/2015' (calendar), and 'To: 12/2015' (calendar). Below the filters is a 'Search Results Summary' section with 'Results 1 - 2 of 2'. The main table has the following columns: Begin Month, End Month, Program, Type, Run Status, Auth Amount, Date Run, and EDBC Source. Two rows of data are visible, both for 'Medical - 1208' with a 'Regular' type and 'Accepted - Saved' status, dated 11/16/2015.

Begin Month	End Month	Program	Type	Run Status	Auth Amount	Date Run	EDBC Source
10/2015	11/2015	Medical - 1208	Regular	Accepted - Saved	Details	11/16/2015	Online EDBC Rules
12/2015		Medical - 1208	Regular	Accepted - Saved	Details	11/16/2015	Online EDBC Rules

- b. Determine the last month within the current base period for which EDBC was run. Select the most recent EDBC run for that benefit month to view. The **Medicaid EDBC Summary** displays.

Medical Summary								
Note: Overridden rows are in bold.								
Eligible Budgets								
Test	Result	FPL %	Premium/LTC Liability/Spenddown	Aid Code	LTC Details	Members Tested	Role	Role Reason
Medically Needy	Pass	107%	\$3,250.00	MDN/OA/N/N		Sally, Spenddown	MEM	
Potential Eligibility								

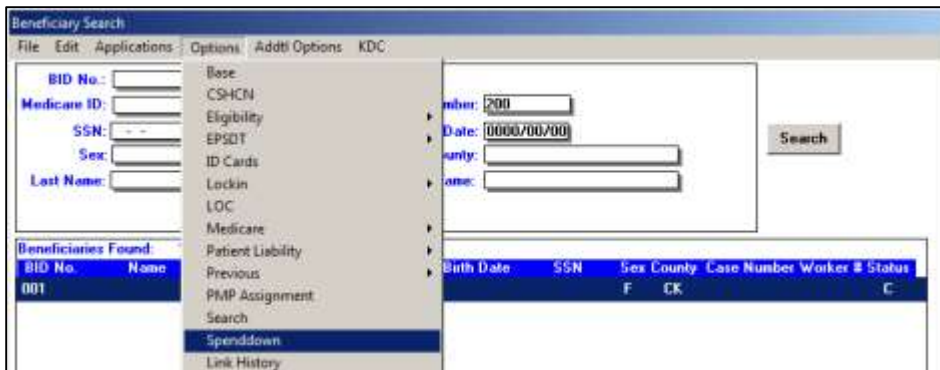
- c. Click on the **Medically Needy** test category. The **Medically Needy EDBC** page displays.

Medically Needy EDBC						
Begin Month	End Month	Run Date	Run Status	Accepted By		
12/2015		11/16/2015	Accepted - Saved	Fin Sup 2 CH Contractor		
Budget Determination						
Spenddown Start Date: 08/2015 - 01/2016						
Spenddown Base Period:	08/2015	09/2015	10/2015	11/2015	12/2015	01/2016
Unearned Income	\$ 970.00	\$ 970.00	\$ 1070.00	\$ 1070.00	\$ 1070.00	\$ 1070.00
Unearned Income Deductions	- 20.00	- 20.00	- 20.00	- 20.00	- 20.00	- 20.00
Net Unearned Income	- 950.00	- 950.00	- 1050.00	- 1050.00	- 1050.00	- 1050.00
Earned Income	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Earned Income Deductions	- 0.00	- 0.00	- 0.00	- 0.00	- 0.00	- 0.00
Net Earned Income	- 0.00	- 0.00	- 0.00	- 0.00	- 0.00	- 0.00
\$20 Unearned/Earned Income Disregard	- 0.00	- 0.00	- 0.00	- 0.00	- 0.00	- 0.00
Total Countable Income	- 950.00	- 950.00	- 1050.00	- 1050.00	- 1050.00	- 1050.00
Budget Unit Size	1	1	1	1	1	1
Protected Income Limit	\$ 475.00	\$ 475.00	\$ 475.00	\$ 475.00	\$ 475.00	\$ 475.00
						Results
Spenddown:						\$ 3250.00
Medical Expenses :						\$ 0.00
Remaining Spenddown :						\$ 3250.00
Result						Pass

- d. Determine if there is a remaining spenddown for the base period. If not, the spenddown was met. Skip to #3.

2. **Check MMIS – Was Spenddown Met**

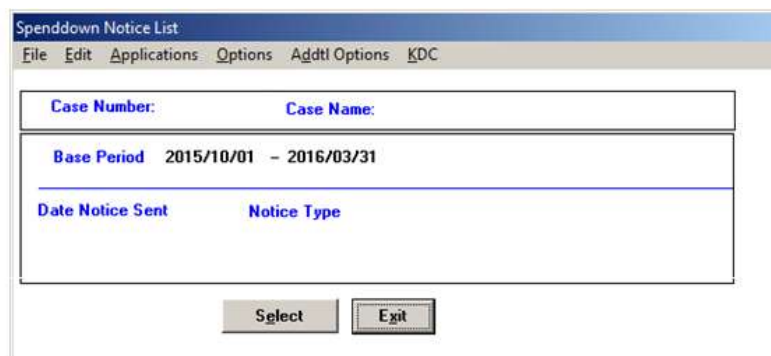
- a. Navigate to MMIS.
- b. Enter the case number and click Search. The people on the case are displayed at the bottom of the page.
- c. Click on the individual with the spenddown.
- d. Select Options, then select Spenddown from the dropdown list.



e. The Spnddown Liability Screen displays.



- i. If the screen shows a \$0 remaining spnddown for the base period in question, the spnddown has been met.
- ii. If the remaining spnddown is not clear, select the base period in question and then click on Notice. The Spnddown Notice List should display.
 1. If no notices have been sent, the spnddown has not been met.
 2. If a notice has been sent, select the notice and click select to read the notice to see if the spnddown has been met or not.



f. If the consumer met the existing spnddown, the worker can assume they will meet a new spnddown. This completes the process. Skip to #4.

3. Reasonably Anticipate If New Spenddown Will Be Met

If the spenddown was not met complete the following steps:

- a. Determine the total remaining spenddown
- b. The worker can anticipate the new spenddown will be met using their prudent person and comparing the remaining spenddown amount to the original spenddown amount. This completes the process. Skip to #5.

Example 1: Consumer has a review in 02/2016. She has a spenddown of \$4,200 (for 09/2015 – 02/2016 base period). She does not receive MSP. The remaining spenddown is \$840. The worker would anticipate the consumer would meet a new spenddown.

Example 2: Consumer has a review in 02/2016. She has a spenddown of \$1,800 (for 09/2015 – 02/2016 base period). The worker checks MMIS and the remaining spenddown is \$485. However, the worker realizes the consumer does not have Medicare because they are still in their 24 month waiting period. Since the consumer does not have Medicare or other health insurance, their medical expenses can vary greatly from month to month. The worker decides, the consumer can be expected to meet a new spenddown based on widely varying expenses.

- c. If the consumer did not come close to meeting the spenddown (and no circumstances spark a prudent person decision), the worker would anticipate the spenddown would NOT be met. MDN (spenddown) coverage is discontinued at the end of the current base period.

Example 1: Consumer has a review in 02/2016. She has a spenddown of \$5,200 (for 09/2015 – 02/2016 base period). The worker checks MMIS and determines the remaining spenddown is \$4,480. A new spenddown would not be established. Coverage under a spenddown would be discontinued 9/30/2015

4. Discontinue MDN spenddown coverage- **See Job Aid- Establishing or Ending a New Spenddown within an Existing Review Period**
5. **End of Process**