

What kinds of medical expenses can I use for my spend-down?

This will help explain what types of medical expenses you can and cannot use for your spend-down.

These are examples of the types of medical expenses you CAN use:

- care from medical providers such as doctors, dentists, clinics and hospitals
- medical insurance premiums you are paying (including subsidized Charter Oak premiums)
- prescriptions, over the counter drugs, medical supplies and equipment you pay for during your spend-down period
- eyeglasses, hearing aids, dentures, etc.
- lab fees and X-rays
- medical transportation (such as an ambulance bill or medical livery receipt)
- physical therapy or occupational therapy
- dental costs
- nursing home costs or home nursing care costs
- mental health care costs
- services such as a homemaker, personal response system, adult day care or meals-on-wheels only with a note from your medical provider saying these are medically necessary
- supplements or vitamins with a medical provider's note saying they are medically necessary
- any of the above expenses for anyone whose income was counted in determining your eligibility

These are examples of the types of medical expenses you CANNOT use:

- Medicare B premiums if the state is paying them
- supplements or vitamins without a note from your medical provider saying that they are medically necessary
- an expense you paid for prior to the current spend-down period
- an expense that was already used in a prior spend-down period to make you eligible for HUSKY
- an expense you incurred while active on HUSKY (unless the provider does not accept HUSKY)
- if you are a Qualified Medicare Beneficiary (QMB) and your provider accepts Medicare, the bill cannot be used. The provider cannot bill you for the difference.

These are examples of documentation you CANNOT use:

- an Explanation of Benefits (EOB) or a Medicare Summary
- a bill that does not show the date of service
- a bill that has been submitted to another insurance company if the claim is still pending
- a receipt that is missing a date or that does not have the price and name of the item(s) purchased clearly printed by the store on the receipt

Your medical expenses cannot be payable by a third party (such as insurance), unless that third Party is ConnPACE or the Connecticut Home Care Program for Elders.

If you have questions, please call the HUSKY Spend-down Processing Center at 1-877-858-7012.