
Medical Spend-Down Program

Categories : [Disability Related Services](#), [Older Adult Programs](#)

Medicaid Eligibility

To qualify for Connecticut State Medical Assistance (Medicaid), you must meet program requirements, including income and asset limits. Income and asset limits are fixed, but if you have very high medical expenses, you may still qualify for Medicaid. This is because of a process called “spend-down” that lets you reduce or “spend down” your excess income to bring it under the “medically needy income limit.” The spend-down process uses medical bills as income deductions. Medical bills are subtracted from income, and if medical bills exceed the income above the medically needy income limit, you are eligible for Medicaid and any further medical expenses are covered by Medicaid.

Who is Eligible for Medicaid Under a Spend-Down

Anyone who meets all the eligibility requirements for Medicaid, except the income limit, is eligible for Medicaid if the amount of medical expenses owed is greater than the amount by which their income exceeds the medically needy income limit. This limit is set by DSS each year.

What Expenses Count Toward the Medicaid Spend-Down?

Any expense related to medical or mental health care or treatment counts toward the Medicaid spend-down. This includes visits to medical professionals, prescriptions drugs, over the counter drugs and vitamins prescribed by a doctor, bandages, insulin/test strips/syringes, ambulance services, eyeglasses, hearing aids, medical equipment and supplies, and any other kinds of medical treatment recognized under state law. There is no set list of expenses that can be used for the spend-down, but generally DSS will accept any expense that meets a medical need.

For more information on Medical Spend Downs, visit the CTLawHelp.org website: [Are You Eligible For Husky Health Insurance \(Medicaid or Title 19\)? How does a spend down work? | CTLawHelp](#)

To Find Application Sites in Connecticut’s Community Resources Database:

Search by program name: [Medical Expense Spend Down Policy](#)

SOURCE: Connecticut Department of Social Services
PREPARED BY: 211/jm
CONTENT LAST REVIEWED: February2025