

When a person's income is more than the amount allowed by Medicaid, the eligibility worker will figure out exactly how much greater the income is than the amount allowed. This is called "Excess Income." If the person can show that his/her medical bills are equal to or greater than the excess income, the person can still get Medicaid. This is called "Spend-down."

Persons who become eligible under a spend-down are only eligible for a limited time, and they will still have to pay some of their own medical bills.