

## OPTIONAL PAY-IN PROGRAM FOR INDIVIDUALS WITH EXCESS INCOME

Individuals whose income exceeds the Medical Assistance income limit may still receive help with medical bills. The form DSS-4038, "EXPLANATION OF THE EXCESS INCOME PROGRAM" explains that if you bring in or send us your medical bills each month which are equal to or more than the amount of your excess income, you may receive coverage for any other outpatient medical expenses you incur from a Medical Assistance provider in that month. Explained below is another way you can get Medical Assistance coverage.

Instead of bringing or mailing in your medical bills each month, you can pay to this agency the amount of your income that is over the limit. If you decide to pay this money to us, you will be given outpatient coverage for the month you are paying for, and will not have to wait until you incur a medical bill. If you pay a total of six months of excess income, you will be given outpatient and inpatient coverage for that six month period. Once you are given coverage, you can use your Medical Assistance card to obtain services from your doctor or other medical provider. You must be sure the provider accepts payments from the Medical Assistance program before you receive the service.

If you pay your excess income to this agency, and then get or pay a bill for medical services that Medical Assistance does not cover (for example, chiropractor's service), we will give you a refund or we will give you a credit toward the next available uncovered month. You must bring in or send to us the paid or unpaid bill in order to get a credit or refund.

\*Remember, we will not pay for or give credit for any bill or portion of a bill that is covered by **Medicare** or other health insurance that you have.

If you decide to pay your excess income to the agency, from time to time we will review the amount of all the claims we have paid for you, and compare this amount to the amount you have paid. If you have paid more than you should have, we will decide to give you a refund or give you credit for coverage in another month. We will make this decision based on your circumstances.

You should consider the following before deciding to take part in the PAY-IN PROGRAM:

1. Unless you know that you will need medical services during a month, it is NOT to your benefit to pay us your excess income that month.
2. If you pay your excess income for a period and then do not use your Medical Assistance card, it may take at least a year for us to give you a refund or credit. This is because we must wait to see if any claims have been paid for you for that period.
3. If you decide you want to pay your excess income to this agency, you may do so every month, or only in those months that you know you will need medical services. If you want, you may pay us for more than one month at a time, up to six consecutive months. However, if you decide to pay your excess income and then do not make a payment to us for three consecutive months, you MAY receive a notice of our intent to close your case. You may reapply for Medical Assistance if you incur or expect to incur medical expenses at least equal to your excess income and wish to make a payment or submit bills to receive coverage.

If you did not provide proof of your resources when we determined your eligibility for Medical Assistance, you will not be eligible for coverage of long-term care services. Please read the enclosed "Explanation of the Excess Income Program" for information about coverage of long-term care services. The information will also tell you what you need to do in order to have coverage of inpatient hospital care, home care or nursing home care.

**YOUR MEDICAL ASSISTANCE EXAMINER CAN ANSWER ANY QUESTIONS YOU HAVE  
AND HELP YOU DECIDE IF PAY-IN IS RIGHT FOR YOU.**