

Virginia Gerena
Human Services Committee
Testimony for Medicaid Spend Down Elimination
February 27, 2007

Good morning Senator Harris, Representative Peter Villano and members of the Human Services Committee. Medicaid provides medical coverage for individuals who are elderly, blind or have a disability depending on their income. The Spend Down process depends on how much you spend on Medical bills. In order to qualify you have to meet the criteria with your medical expenses. Medicaid income limits are too low. To correct the discrepancy that amount needs to be raised.

I have found in my own experience regarding my Medicaid coverage it is difficult to accumulate that much Spend Down and meet their criteria. At present, the time period is too short and the amount of medical expenses would be too great. Consequently, I go without necessary medical attention. If I went to the doctor for every ailment, I wouldn't be able to afford the expense of co-pays or prescriptions, so I don't meet the Spend Down.

One solution is to increase the time period to one year vs six months. Another solution is to increase the Medicaid Income Limit. That would make it possible for more individuals to be eligible for Medicaid and reduce the reliance on Spend Down. Please consider our needs and make the right decision on the bills before you: SB-117 increases the Medicaid eligibility income limit, and HB5640 gives more people access to the Medicaid Program. We appreciate your time and assistance.

Thank you
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