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## Local residents lose services while on Medicaid 'spend down'

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Susie Root (Photo by Jacob Adams)



CUMBERLAND — Margaret Peck worked at London Fog in Hancock for 30 years, raised her six children and after she retired, provided personal care for folks in need.

Today, at age 82, the Cumberland resident has health problems, is confined to a wheelchair and needs someone to help her with basic life functions that include getting dressed and using the bathroom.

But Medicaid won't pay for the care she needs until she submits enough medical bills to "spend down" her income.

A Medicaid spend down is a financial strategy used when an individual's income is too high to qualify for Medicaid.

"I don't have any services when I'm on spend down," Peck said.

Peck receives Social Security income of about \$1,000 per month.

To be eligible for Maryland's medical assistance in the aged, blind and disabled category, her monthly income must be less than \$350 per month.

Under the program, Peck must spend down her excess \$650 monthly income by incurring medical expenses.

To further complicate the process, the program functions on a biannual cycle. That means she must generate medical expenses equal to six times her monthly "spend down" amount, which totals \$3,900, to qualify.

Peck's daughter works, and is only available to help her in the very early morning and evening hours.

"She does all my laundry and all my grocery shopping," Peck said.

But Peck needs comprehensive care and attention during the day.

So she, and many other local folks in a similar situation, attends Cumberland Covenant House Adult Medical Day Care. The for-profit business provides services including transportation, balanced meals, medication management, personal care and entertainment.

Covenant House, which has 18 employees and roughly 65 clients between ages 25 and 89, is covered by Maryland Medicaid and some long-term insurance plans, as well as private fees based on income.

However, Peck and others lose community-based services six months after they qualify for "spend down," said Jessica Peer, program administrator at CCH.

In November, Peer and other Covenant House officials were at a pre-legislative public meeting with local delegates to share their concerns about the Medicaid program limits.

Any client at the facility that receives more than \$753 per month in Social Security benefits must go through the "spend down" process, she said.

“When (Peck) loses her coverage, we start billing her,” Peer said. That allows Peck to get a waiver for six months. “And we wait for approval.”

That process can last for more than a month, Peer said.

“Most (clients) wouldn’t be able to afford food if they didn’t come here. Nobody here gets over \$100 month in food stamps,” she said. “We want to give them quality of life and dignity.”

Most of the facility’s clients are also out of money by the 10th of the month, Peer said.

“We’re dealing with (health issues including) cerebral palsy, spinal cord injuries, diabetes, Alzheimer’s, dementia and developmental diseases,” she said. “We transport them for all of their medical needs.”

Cumberland native Deborah Parsons, 64, has many health problems and needs a lot of help each day.

In addition to getting regular meals, Parsons, a widow since 2012, enjoys spending time with friends she met at Covenant House.

The facility also cared for a wound she sustained after surgery, and helps her take a shower.

Parsons faces a loss of services due to the Medicare income limits.

“It seems like the sicker we are, that’s when they take the most from us,” Parsons said.

Cumberland resident Beverly Rodriguez, 71, agreed.

“Even when spend down is over, it takes forever to get a worker at home,” she said.

Angie Montgomery is a registered nurse at Covenant House.

“We have all types of levels of care here,” she said and added many of the clients would be in a nursing home without the medical help they get at Covenant House.

“We’re like family to some of these people,” Montgomery said. “So many good things that go on here.”

The difference in cost between adult day care and a nursing home “is truly astonishing,” said Covenant House owner Susie Root.

Root's late mother, Carolyn Myers, opened the business on Mount Savage Road in Cumberland nearly 20 years ago.

Myers had worked as a registered nurse in the emergency room at the former Sacred Heart Hospital where she became director of the facility's adult day care program.

In 2000, Root started working for the business.

Covenant House grew, and by 2004, moved to Paca Street.

Recently, the business expanded again and moved to a roughly 6,000-square-foot space at 11810 Bedford Road.

Because the business continues to help clients that have exhausted their income in the "spend down" process, money can get tight, Root said.

"We keep it going for what my mom strived to do," she said.

## Conversation

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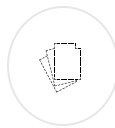


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### Teresa McMinn

Teresa McMinn, a 25-year veteran journalist, is the Cumberland Times-News Digital Editor in Western Maryland.

