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TennCare call-in line expects flood of calls seeking help with medical bills

Number of applicants far exceeds those approved; strict guidelines apply to TennCare Standard Spend Down Program

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Gloria Pfeiffer of Nashville was able to receive TennCare through the Standard Spend Down program call-in held in February. / Dipti Vaidya / The Tennessean

er clock, put her phone on speed dial and called repeatedly until she got through.

win a ticket to a hot concert. She was trying to get [health](#) insurance, and she was successful.

her Tennesseans have not been as lucky. Only lined admittance into the TennCare Standard am, even though it is supposed to cover up to individuals. The money to pay for the coverage is contributions from state hospitals that's [funds](#), but the manpower to adequately process the applications is not.

up a telephone line for people to call in for three times a year. Today, that line will open at 6 al 1-866-358-3230. When 2,500 calls are processed, the line shuts down.

That limit was reached in about an hour during the two previous call-ins, in October 2010 and February 2011.

Written by Tom Wilemon | The Tennessean

Pfeiffer estimates she dialed 30 times before someone finally answered the phone in February.

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"I know one girl that should be on it," Pfeiffer said. "She's had cancer three times, including brain cancer, and she can't get on it. She couldn't get in. She's not like me. I'm pretty tenacious. I'm sure she didn't sit there with the phone and redial and redial like I did and get in. There are a lot of people out there that should be on this

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that aren't."

Standard Spend Down is a state waiver program approved by Medicaid that is intended to help low-income people with high unpaid medical bills who are elderly, blind, disabled or the caretaker relative of a Medicaid-eligible child.

The state launched the program last year. Of the 2,500 people who called in during in October, only 504 were approved for coverage, said Kelly Gunderson, director of communications for TennCare. In February, the number was lower, with 431 being admitted.

"It's not so much about how many slots are available but about how many applications can be processed," Gunderson said. "We have time-limit requirements that are given to us by the federal government that we must meet.

We can only process so many applications at a time in order to meet those deadlines. Even though maybe 500 were approved, we still processed close to 2,000 applications."

Some callers who got through did not fill out their applications, she said. And some may have called not realizing their income was too high.

The monthly income threshold is \$241 for an individual or \$325 for a family of four. Unpaid medical bills must have been accrued within the past 90 days and there are other [financial](#) restrictions.

Some are frustrated

The Tennessee Health Care Campaign, an advocacy organization, has held training exercises to help people prepare for the call-in.

"After the first two enrollment rounds for the Spend Down program, the day after here at the office, we fielded several tearful, frustrated calls from people who were not able to get through on the phone lines," said Beth Uselton, executive director of the advocacy organization. "For many of them, they expressed to us this was their last desperate [hope](#) to try to be able to get medical care."

Spend Down is a collaborative effort among TennCare, the Tennessee Department of Human Services and the Tennessee Hospital Association in cooperation with the federal government. It was born out of initiatives to offset the impact of state [funding](#) cuts to TennCare.

Rather than lose federal matching money, hospitals in the state asked the state legislature in 2010 to allow them to pay an "enhanced coverage fee" that could be leveraged to keep that

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federal funding. This self-imposed fee, which covers a variety of TennCare programs, was renewed in the latest legislative session.

DHS handles review

The Department of Human Services handles the application and review process.

“DHS is still doing regular disability determinations for the other TennCare categories for people who come in on a daily basis,” Gunderson said. “This is on top of that.”

Tony Garr, deputy director of the Tennessee Health Care Campaign, said the state can set up a better way of administering the program.

“What they need to do is keep it open all the time until they reach the 7,000; then they can put people on a waiting list,” Garr said. “That would be a much better way.”

People who are considering calling should check first to see if they qualify for the program, TennCare says.

Should the 2,500-call threshold not be reached tonight, the line will reopen from 6 to 8 p.m. Tuesday.

Contact Tom Wilemon at 615-726-5961 or twilemon@tennessean.com.

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