

What is the Qualified Medicare Beneficiary (QMB) Program?

This program covers Medicare cost-sharing requirements for certain low income Medicare beneficiaries. This includes:

- ✓ Medicare monthly premiums for Parts A & B
- ✓ Medicare deductibles
- ✓ Medicare co-insurance

If you go to a doctor who accepts Medicare and QMB benefits, you should not be charged for any deductibles and should pay no more than \$2-\$3 per visit as coinsurance.

Who is eligible for the QMB program?

To qualify you must:

- ❖ Be enrolled in Medicare Part A
- ❖ Be a Florida resident
- ❖ Be a U.S. citizen or qualified non-citizen
- ❖ Have a monthly income of \$867* or less for an individual; \$1,167 for a couple
- ❖ Have assets of \$5,000** or less for an individual and \$6,000 for a couple

* This is 100% of the federal poverty level for 2008. This amount goes up each year.

If your income includes Social Security, or other unearned income, the state will not count up to \$20 of additional income when determining your QMB eligibility. *There are additional deductions for earned income.*

** Assets that *are not* counted toward your QMB eligibility include your home, one car, a pre-paid burial contract or a burial account of up to \$2,500.

How do you apply for QMB benefits?

You can apply at your local Department of Children and Family Services (DCF) office or call the Elder Helpline at 1-800-963-5337. You can mail or fax your application to DCF. You should get a decision on your application within 45 days of the date of your application. If you do not, contact your local legal aid/legal services program for help.

When will QMB start paying my Medicare premiums?

Your QMB benefits begin in the first month after the month when you were found eligible. However, it usually takes about three (3) months before Social Security stops deducting the Part B premium from your check. You should be reimbursed for any months the

Medicare premium was deducted from your Social Security after you were eligible for QMB. If you do not get reimbursed, contact your local legal aid/legal services program for help.

What should I do if I have QMB benefits and my doctor/hospital bills me for services?

First you should contact the billing department and make sure that they know you have QMB benefits. Find out if they have filed a claim with both Medicare and Medicaid. If this doesn't fix the problem, ask for help from the consumer relations department of your area Medicaid office. If you are not able to get help there, contact your local legal aid/legal services program.

What is the Special Low Income Medicare Beneficiary (SLMB) Program?

This program pays the Medicare Part B monthly premiums for low income Medicare beneficiaries who have income up to 120% of the federal poverty level - \$1,040 per month for an individual and \$1,400 for a couple in 2008. (This amount goes up each year and does not include the \$20 disregard of your unearned income).

The application process is the same as the process for the QMB program. The eligibility requirements are the same as the QMB program except that SLMB covers slightly higher income Medicare beneficiaries. The benefit under the SLMB program is payment of the Medicare Part B monthly premium. It does not cover Medicare deductibles or coinsurance. SLMBs are entitled to three months retroactive coverage during the three month period prior to application.

What is the Qualifying Individuals 1 (QI-1) Program?

This program pays the Medicare Part B monthly premiums for low income Medicare beneficiaries who have income between 120% to 135% of the federal poverty level - \$1,170 per month for an individual and \$1,575 for a couple in 2008. (This amount goes up each year and does not include the \$20 disregard of your unearned income). The application process is the same as the process for the QMB program. The benefit under the QI-1 program is payment of the Medicare Part B monthly premium. QI-1s are entitled to three months retroactive coverage during the three month period prior to application. This program has

limited funding and is available on a first-come, first-serve basis.



The Qualified Medicare Beneficiary (QMB)

The Special Low- Income Medicare Beneficiary (SLMB)

The Qualifying Individuals 1 (QI-1) Programs

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any of the Medicare Savings Plans
in this brochure, you are
automatically eligible for the
Medicare Part D low income
subsidy.*