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## THE 2012 QMB, SLMB, and QI PROGRAMS

### What are these Programs?

The **Qualified Medicare Beneficiary (QMB)**, **Specified Low-Income Medicare Beneficiary (SLMB)** and **Qualifying Individual (QI)** programs are federal Medicare Savings Programs (MSPs) which help low income elders and younger Medicare beneficiaries access Medicare benefits. In Massachusetts, the programs are called MassHealth Senior Buy-In (for QMBs) and MassHealth Buy-In (for SLMBs and QIs). For most younger Medicare beneficiaries, MassHealth Standard encompasses these programs. All programs allow low-income elders and persons with disabilities to avoid some of the out-of-pocket health costs related to Medicare. If you are eligible for any of these programs, you are entitled to have your Part B premium paid through the state MassHealth program, rather than paying it directly or having it deducted from your monthly benefit check, and are eligible for premium-free Medicare prescription drug coverage (Medicare D). If you are eligible for QMB, you are also entitled to get assistance paying out-of-pocket co-payments to doctors and hospitals and your Part A premium (if you have to pay one).

### Who is Eligible?

All persons age 65 or older who have been legal U.S. residents for at least five consecutive years and all younger Medicare beneficiaries who meet the income and asset limits.

### What are the 2012 Program Income Limits?

**QMB** - Countable income at or below 100% of the federal poverty level

Individual: \$931/month      Couple: \$1,261/month

**SLMB** - Countable income between 100% and 120% of the federal poverty level.

Individual: \$1,117/month      Couple: \$1,513/month

**QI** - Countable income up to 135% of the federal poverty level.

Individual: \$1,257/month      Couple: \$1,702/month

### What is Countable Income?

Countable income is \$20 less than gross income, if your only income is unearned income. Greater deductions are allowed if you have earned income.

### What are the Program Resource/Asset Limits?

Resources/assets, exclusive of up to \$1,500/person in a burial account:

Individual: \$6,940      Couple: \$11,910

## **What are the 2012 Program Benefits?**

### **QMB, SLMB and QI Programs**

Medicare Part B standard monthly premium: \$99.90

Medicare Part D prescription drug premium up to \$32.04.

### **QMB Program Only**

Medicare Part A monthly premium (\$450 for most individuals) for persons not eligible for premium-free Part A.

Medicare Part A and Part B co-payments, including co-payments for Medicare services not covered by MassHealth if received from a MassHealth provider.

Medicare Part A and Part B deductibles.

### **SLMB and QI Programs**

Three months retroactive benefits, in most cases.

NOTE: There are many individuals age 65 or older who are not eligible for premium-free Medicare Part A because they never worked or did not work long enough to be eligible for retirement benefits. Examples include domestic workers, seasonal workers, and migrant workers (many of whom are immigrants) as well as some federal, state, and local government employees. These people may purchase Part A by paying a monthly premium. The only requirements are that the person be at least age 65 and a legal U.S. resident for at least five consecutive years. Once eligible for the QMB program, the state will pay both the Part A and Part B premiums. If eligible for the SLMB or QI program, the state will pay only the Part B premium.

## **How Does One Apply for these Programs?**

You must apply through a MassHealth Enrollment Center. You can obtain an application by calling 1-800-408-1253. You can apply at any time, with benefits beginning the month after you are determined to be eligible for QMB, and three months retroactively for SLMB and QI benefits in most cases.

If you are not currently enrolled in Part A, once you are determined to be eligible for all QMB requirements except enrollment in Part A, Massachusetts should enter your name in a computer system used by the federal government to bill the state for Part A premiums.

The QMB application is the same as the MassHealth application, with the same information required. The SLMB and QI applications are shorter "MassHealth Buy-In" applications. If you apply for MassHealth, and do not already have QMB, SLMB or QI benefits, you should apply for the QMB, SLMB or QI program at the same time. MassHealth has 45 days to process the application. Assistance completing the application is available from SHINE, 1-800-243-4636.

QI programs are administered by the state through a block grant with a limited amount of money. Individuals meeting the criteria have to apply on a yearly basis and the benefits are provided on a first come, first serve basis each year.