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THE 2015 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 Medicare beneficiaries who meet the income and asset limits described below and who meet the MassHealth immigration criteria are eligible for these programs. Note that this does not include Medicare beneficiaries who have been legal residents of the U.S. for at least five consecutive years unless they also meet the MassHealth immigration criteria.

What are the Current Program Income Limits?

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

Individual: \$981/month Couple: \$1,328/month

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

Individual: \$1,177/month Couple: \$1,593/month

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

Individual: \$1,325/month Couple: \$1,793/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 2015 Program Resource/Asset Limits?

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

Individual: \$7,280 Couple: \$10,930

What are the 2015 Program Benefits?

QMB, SLMB and QI Programs

Medicare Part B monthly premium.

Eligibility for Medicare Part D prescription drug premium “extra help.”

QMB Program Only

Medicare Part A monthly premium 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 is at least age 65 and has been lawfully present in the U.S. for at least five consecutive years. If 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 MassHealth. To obtain an application, call 1-800-841-2900 or go to <http://www.mass.gov/eohhs/gov/laws-regs/masshealth/member-eligibility-lib/applications-and-member-forms.html> . 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 in most cases.

If you are not currently enrolled in Part A, once you are determined to meet 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 your 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. 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.