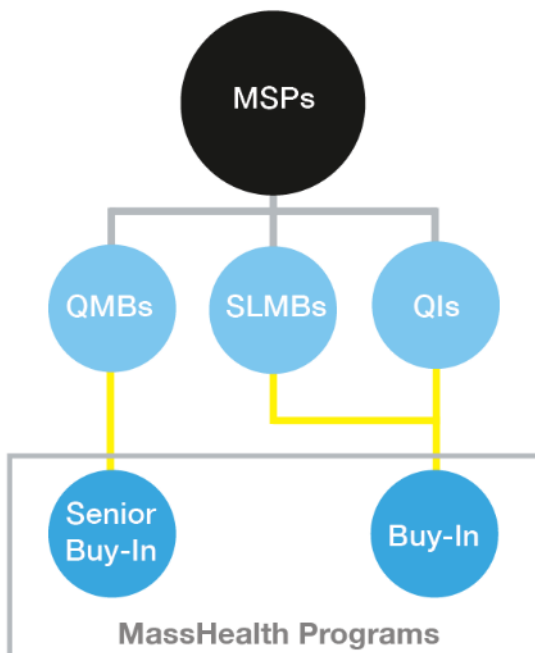


2018 QMB, SLMB, and QI Programs

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 includes these programs.

Who is eligible?

If you meet the program income and asset limits below, and meet the MassHealth immigration criteria, you are eligible for these programs. If you are under 65 and are on MassHealth Standard, you qualify even if your income is higher than the limits shown.

What are the Current Program Income Limits?

QMB

Individual:
\$1,032/month
Married Couple:
\$1,392/month
Countable income at or below the Federal Poverty Level

SLMB

Individual:
\$1,234/month
Married Couple:
\$1,666/month
Countable income between 100% and 120% of the Federal Poverty Level

QI

Individual:
\$1,386/month
Married Couple:
\$1,872/month
Countable income up to 135% of the Federal Poverty Level

*There is a \$20 income disregard that the Social Security Administration automatically subtracts from your monthly unearned income

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 2017 Program Resource Limits?

Individual: \$7,560

Couple: \$11,340

Exclusive of up to \$1,500/person in a burial account,

What are the 2018 Program Benefits?

QMB, SLMB, and QI Programs

- Medicare Part B monthly premium
- Eligibility for Medicare Part D prescription drug low income subsidy

QMB Program Only

- Medicare Part A monthly premiums
- Medicare Part A and Part B deductibles
- Medicare Part A and Part B co-payments, including those for Medicare services not covered by MassHealth if received by a MassHealth provider

SLMB and QI Programs

- Three months retroactive benefits, in most cases

If you are age 65 or older and not eligible for premium-free Part A, you may purchase Part A by paying a monthly premium. You are required to be 65 and have lived in the U.S. legally 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. If you are on QMB Medicare providers are not allowed to bill you for Medicare deductibles, coinsurance and co-payments when you get Medicare covered services, except for prescription drugs.

To obtain an application:

Call 1-800-841-2900

Or Visit: www.mass.gov/eohhs/gov/laws-regs/masshealth/member-eligibility-lib/applications-and-member-forms.html

You can apply at any time. Benefits begin the month after you are determined to be eligible, and three months retroactively for SLMB and QI in many cases. MassHealth has 45 days to process the application. Assistance for completing the application is available from SHINE: 1-800-243-4636.