

What is the Qualified Medicare Beneficiary (QMB) Program?

The QMB program helps certain low-income Medicare beneficiaries with some costs. This cost-sharing includes the following:

- Medicare monthly premiums for Parts A and 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 you should pay no more than \$2 - \$3 per visit as co-insurance.

Who is eligible for the QMB Program?

To qualify for the QMB Program, 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 \$1,123* or less for an individual or \$1,505 for a couple, and have assets of \$5,000** or less for an individual and \$6,000 for a couple.

If your income includes Social Security or other unearned income, the state will not count \$20 of this 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 \$5,000.



How do you apply for QMB benefits?

You can apply for QMB benefits at your local Department of Children and Family Services (DCF) office, or call the Elder Helpline at 1-800-963-5337.

You can either mail or fax your application to DCF. They should make a decision about your application within 45 days of the application date. If you do not hear from DCF with the 45-day period, or if your application is denied and you believe you are eligible, contact your local legal aid or Legal services program for help.

Community Legal Services of Mid-Florida Offices:

***BREVARD:** 1-866-469-7444

CITRUS & SUMTER

106 N. Osceola Ave., Inverness, FL 34450
(352) 726-6592 — **CITRUS**
(800) 984-2918 — **SUMTER**

FLAGLER: (800) 405-1417

HERNANDO: (866) 801-5566

LAKE— (352) 343-6351

226 West Main St., Tavares, FL 32778

MARION— (352) 629-6257

2300 SE 17th St. Suite 201
Ocala, FL 34471

***ORANGE** — (407) 841-7777

122 E. Colonial Drive, Suite 200
Orlando, FL 32801

OSCEOLA — (407) 933-1791

800 North Main St., Kissimmee, FL 34744

PUTNAM: (386) 385-0928

216 S. 6th Street, Palatka, FL 32177

***SEMINOLE:** (407) 322-6673

VOLUSIA — (386) 258-5600

128 Orange Ave., Suite 100,
Daytona Beach, FL 32114
Client toll-free number: 1-800-363-2357

ADMINISTRATIVE OFFICE:

(386)506-5396

info@clsmf.org

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*Offices currently not offering
Family Law services



Community
Legal
Services of
Mid-Florida

The Qualified Medicare Beneficiary (QMB) and the Special Low-Income Medicare Beneficiary (SLMB)

and the Qualifying
Individual 1 (QI-1)
Programs

When will QMB begin paying my Medicare premiums?

Your QMB benefits begin in the first month *after* the month you were determined eligible. However, it normally takes about three 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 determined eligible for QMB. If you do not get reimbursed, contact your local legal aid/legal services program for assistance.



After I am QMB eligible, how do I make sure my doctor or hospital doesn't charge me for Medicare deductibles and co-insurance?

Once you have QMB benefits, be sure to tell your doctor's office and/or the hospital that you have them. Make sure the doctor or hospital is a Medicaid provider and that they will take your Medicare and QMB benefits as payment. If your doctor or hospital files a claim on your behalf with Medicare and Medicaid, they are prohibited from billing you for these services except for a \$2 - \$3 co-payment for each visit.

If you cannot find a doctor or hospital that will take your QMB benefits, call the Consumer Relations department of your area Medicaid office located within the Agency for Health Care Administration, or contact your local legal aid/legal services program for help.

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

First, contact the Billing department and make sure 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, 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 \$1,238 per month for an individual and \$1,659 for a couple in 2010. (This amount goes up each year and does not include the \$20 disregard of your unearned income.)

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

What is the Qualifying Individuals 1 (QI1) Program?

This program pays the Medicare Part B monthly premiums for low-income Medicare beneficiaries who have income of — \$1,219 for an individual and \$1,640 for a couple in 2010. 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 QI1 program is payment of the Medicare Part B monthly premium.

Beneficiaries 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.

About Community Legal Services of Mid-Florida (CLSMF)

The mission of CLSMF is to provide access to justice through high quality legal assistance to low-income persons.

Community Legal Services of Mid-Florida, Inc. provides free legal assistance to eligible low-income persons in civil matters (we do not provide legal assistance in criminal or traffic matters).

CLSMF provides community education seminars and detailed informational brochures on the major areas of law we practice. Please see the back of this brochure for a full listing of offices.

This brochure is a publication of the Public Benefits Unit of Community Legal Services of Mid-Florida, Inc. This information is for general education only and is not intended to be used to solve individual problems, nor does it replace the advice of an attorney. The law which supports conclusions contained herein is subject to change.

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The Florida Bar Foundation,
with *Interest on Trust Accounts*
program funding, provides support for this service.

