

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 \$973* or less for an individual or \$1,313 for a couple, and have assets of \$7,160** or less for an individual and \$10,750 for a couple.

**** 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 \$7,160.**

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.

How do you apply for QMB benefits?

You can apply for QMB benefits by calling the Elder Helpline at 1-800-963-5337 or by visiting myflorida.com/accessflorida

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.

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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Medicare Savings Program



Qualified Medicare Beneficiary (QMB), 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 \$1,167 per month for an individual and \$1,575 for a couple in 2013. (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 — \$1,313 for an individual and \$1,772 for a couple in 2013. 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.

CLSMF is a nonprofit legal aid organization which provides free legal assistance to low-income people with civil legal problems in twelve counties across Central Florida. Since 1966, dedicated CLSMF lawyers, paralegals, legal assistants and advocates have worked diligently to solve civil legal problems for people facing life-changing situations, such as domestic violence, unlawful eviction, or the loss of veterans' health or public benefits.

We are committed to delivering the highest quality legal aid, with dignity and respect, for those who are seeking access to justice.

**We do not provide legal assistance in criminal or traffic matters*