

# Understand Your Legal Issue

Solve Your Legal Problem

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## Medicare Savings Plans: QMB, SLMB and QI-1

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If you are determined to be eligible for the QMB, SLMB or QI-1 Medicare Savings Programs, you are automatically eligible for the Medicare Part D low income subsidy (LIS or "Extra Help").

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## **Qualified Medicare Beneficiary (QMB)**

### **What is the QMB Program?**

This program covers Medicare cost-sharing requirements for certain low-income Medicare beneficiaries.

This includes:

- Medicare monthly premiums for Parts A & 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, coinsurance, copayments, or items Medicare covers; except outpatient prescription drugs.

### **Who is eligible for the QMB program?**

To qualify 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 \$1,032\* or less for an individual or \$1,392 for a couple.
- Have assets of 7,560\*\* or less for an individual or \$11,340 for a couple.

\*This amount goes up each year. This is 100% of the 2018 Federal Poverty Level plus the standard \$20 income disregard. There are additional deductions for earned income.

\*\*Assets that are not counted towards QMB eligibility include your home, one car, a prepaid burial contract or a burial account up to a certain amount.

## **How do you apply for QMB benefits?**

You can:

- Apply at your local Department of Children and Family Services (DCF) office.
- Visit [DCF online](#) to get a Medicare/Medicaid Buy-In Application or [download it here \(en español\)](#). Then mail or fax your application to DCF.
- Call the Elder Helpline at 1-800-963-5337

## **When will QMB start paying my Medicare premiums?**

Your QMB benefits begin in the first month after the month when you were found eligible.

However, it usually takes about 3 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 eligible for QMB.

If you do not get reimbursed, you can contact your [local legal aid](#) for help.

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

1. Contact the billing department and make sure that they know that you have QMB benefits.
2. Find out if the billing department has filed a claim with both Medicare and Medicaid.
3. If that doesn't fix the problem, contact the consumer relations department at your local Medicaid office.
4. If that doesn't help, contact your [local legal aid](#) to see if they can help.

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## **Special Low Income Medicare Beneficiary (SLMB)**

### **What is the SLMB Program?**

This program pays the Medicare Part B monthly premiums for low income Medicare beneficiaries. The eligibility requirements are the same as the QMB program except that SLMB covers slightly higher income Medicare beneficiaries.

To qualify you must:

- Have a monthly income of \$1,234 or less for an individual or \$1,666 for a couple. (This is 120% of the federal poverty guidelines for 2018. This amount goes up each year and includes the \$20 disregard of your unearned income.)

## How do you apply for the SLMB Program?

You can:

- Apply at your local Department of Children and Family Services (DCF) office.
- Visit [DCF online](#) to get a Medicare/Medicaid Buy-In Application or [download it here](#) ([en español](#)). Then mail or fax your application to DCF.
- Call the Elder Helpline at 1-800-963-5337

## What are the SLMB benefits?

- The benefit under the SLMB program is payment of the Medicare Part B monthly premium.
  - It does not cover Medicare deductibles or coinsurance.
  - SLMBs are entitled to 3 months retroactive coverage during the 3 month period prior to application.
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## Qualifying Individuals 1

### What is the QI-1 Program?

This program pays the Medicare Part B monthly premiums for low income Medicare beneficiaries who have income between 120% to 135% of the federal poverty guidelines.

To qualify you must:

- Have a monthly income of \$1,386 or less for an individual; or \$1,872 for a couple. (This is 135% of the federal poverty guidelines for 2018. This amount goes up each year and includes the \$20 disregard of your unearned income.)

### How do you apply for the QI-1 Program?

You can:

- Apply at your local Department of Children and Family Services (DCF) office.
- Visit [DCF online](#) to get a Medicare/Medicaid Buy-In Application or [download it here](#) ([en español](#)). Then mail or fax your application to DCF.
- Call the Elder Helpline at 1-800-963-5337

### What are the QI-1 benefits?

- The benefit under the QI-1 program is payment of the Medicare Part B monthly premium.
  - QI-1s are entitled to 3 months retroactive coverage during the 3 month period prior to application.
  - **This program has limited funding and is available on a first come, first serve basis.**
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**Links:**

[Medicare Savings Program Overview](#)

[Medicare Savings Plans: QMB, SLMB & QI-1](#)

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<http://www.floridalawhelp.org/node/595/medicare-savings-plans-qmb-slmb-and-qi-1>

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