

## MEDICARE Savings Programs (QMB, SLMB, QI)

The North Dakota Department of Human Services' Medicaid program administers a program to pay MEDICARE Part B premiums and other cost-sharing for qualifying MEDICARE beneficiaries. There are three different coverages under this program, and each is based on income.

### 1. Qualified MEDICARE Beneficiaries (QMB):

- Net countable income may not exceed 100% of the Federal Poverty Level;
- Medicaid pays the MEDICARE Part B premium;
- Medicaid pays the MEDICARE Part A and B deductibles and co-insurance;
- The individual can be eligible for other Medicaid benefits.

### 2. Special Low-Income MEDICARE Beneficiaries (SLMB):

- Net countable income must be more than 100% but cannot exceed 120% of the Federal Poverty Level;
- Medicaid pays only the MEDICARE Part B premium;
- The individual can be eligible for other Medicaid benefits.

### 3. Qualifying Individuals (QI):

- Net countable income must be more than 120% but cannot exceed 135% of the Federal Poverty Level;
- Medicaid pays only the MEDICARE Part B premium;
- The individual cannot be eligible for other Medicaid benefits in the same benefit month the individual is eligible as a Qualifying Individual.

### **To Qualify:**

- An individual must be entitled to both MEDICARE Parts A and B;
- The countable assets cannot exceed the full low-income subsidy resource levels (the levels allowed for the subsidy for Medicare Part D drug coverage). These amounts change annually.

*(NOTE: Assets owned by a spouse who is not living with an applicant or recipient are not counted);*

- Total family net countable income cannot exceed 135% of the Federal Poverty Level. *(Married individuals living apart from a spouse for the full calendar month are treated as single individuals.)*

## **MEDICARE Savings Programs Frequently Asked Questions:**

- Q - Are individuals who are eligible under the MEDICARE Savings Programs required to have a Primary Care Physician?**
- A -** No. Individuals eligible for the MEDICARE Savings Programs are exempt from the Primary Care Physician requirements as are all MEDICARE recipients.
- Q - What is the earliest day an individual can be covered under the MEDICARE Savings Programs?**
- A -** QMB coverage begins the month after the month the coverage is authorized. SLMB and QI coverage may begin up to three months before the month an approved application was submitted.
- Q - The information discusses payment of the MEDICARE Part A and B deductibles and co-insurance for individuals under the QMB coverage. What about co-pays?**
- A -** Individuals eligible for the payment of MEDICARE Part A and B deductibles and co-insurance as a QMB still must pay Medicaid co-payments.
- Q - Does an individual who is eligible as a QMB have to do anything 'special' to get the MEDICARE Part A and B deductibles and coinsurance bills paid?**
- A.** Yes. Individuals with QMB coverage must inform their medical providers (doctors, hospitals, etc.) that they have QMB coverage so that their medical bills are processed correctly. If an individual is on a program such as the Coordinated Services Program (CSP), they are required to follow the Program guidelines, which means they must use the physician they have named or Medicaid would not cover the Deductibles and Coinsurances.
- Q - Does the MEDICARE Savings Program pay anything towards the MEDICARE Part D (drug coverage) costs?**
- A -** No. The MEDICARE Savings Programs do not pay anything towards MEDICARE Part D. However, people with MEDICARE Savings Programs coverage- automatically qualify for the 'extra help' with MEDICARE Part D. To find out more about this "extra help", contact the Senior Health Insurance Counseling Program at 1-888-575-6611.
- Q - Are individuals covered under the MEDICARE Savings Programs subject to Medicaid Estate Recovery?**
- A -** They are subject to Medicaid Estate Recovery for any benefits paid under the Medicare Savings Programs for periods prior to January 2010, but not for benefits after January 1, 2010.
- Q - Can I have a MEDICARE supplement policy (Medigap) or a MEDICARE Advantage Plan (MEDICARE Part C) and also be on the MEDICARE Savings Programs?**
- A -** Yes. The listed policies do not affect eligibility for the MEDICARE Savings Programs.
- Q - I am on MEDICARE and also work. Would I qualify for the MEDICARE Savings coverage?**
- A -** You might. Only a portion of your wages would be counted in determining eligibility for the Medicare Savings Program. Therefore, if you have earned income and your total gross income from all sources is a bit above the income levels, you should still apply. Your eligibility worker will be able to tell you whether you qualify.

**For information,** contact your local county social service office. County contact information is at [www.nd.gov/dhs/locations/countysocialserv/index.html](http://www.nd.gov/dhs/locations/countysocialserv/index.html).