

**V. WHERE CAN YOU APPLY FOR QMB/
SLMB/QI?**

You have to apply with the State Human Services Department's "Income Support Division." The locations and phone numbers of the office nearest you can be found in the government pages of the phone directory. You must fill out a *written* application.

**VI. HOW CAN YOU GET MORE INFORMATION
AND HELP?**

The State Aging and Long Term Services Department has a "Resource Center," including a statewide benefits counseling program (1-800-432-2080), which can give you more information and assistance about QMB, SLMB, and QI. In Bernalillo County, information and assistance is also available from the program at 265-1244. New Mexico Legal Aid (check your phone book for listings), "Lawyer Referral for the Elderly" (1-800-876-6657), and "Law Access New Mexico" (1-800-340-9771) can also be sources of help.

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QMB

May Help

- Do you have Medicare?
- Is it hard to meet your out-of-pocket Medicare costs?
- What are "SLMB", "QMB" and "QI"?
- How do they work?
- How can you get them?

To find out, read this flyer!

OUT-OF-POCKET COSTS FOR MEDICARE BENEFICIARIES

Medicare is an important source of health care coverage, but beneficiaries are liable for part of the costs of care. Beneficiaries must pay monthly *premiums*; and when they obtain services they usually incur “deductible” and “co-insurance” charges. The amount of this “cost-sharing” can be substantial.

If a beneficiary has *Medicaid* in addition to Medicare, the state Medicaid agency pays the premiums and cost-sharing expenses. Plus, Medicaid covers many services, such as prescription drugs and hearing aids, which Medicare does not cover. To qualify for Medicaid, your income and resources must be very low.

II. WHAT IS QMB COVERAGE?

QMB (Qualified Medicare Beneficiary) is a special type of *Medicaid* coverage. It pays for all your Medicare premiums and cost sharing (*but not for any added services*).

You can qualify for QMB coverage if you are single and your “countable” income is less than \$908/month (this amount increases next April). The state disregards the first \$20 of most types of income, so in most instances, the individual can have up to \$928. You must have \$8,180 or less in “countable” resources. For couples, the limits are \$1,246/month* in income, and \$13,020 in resources. You must also meet all other Medicaid eligibility requirements.

If you think you might be eligible, apply as soon as possible. Do not wait until you are sick or get hurt, because coverage starts only *after* your application is approved.

III. WHAT ARE “SLMB” AND “QI”?

If you would qualify for QMB except for the fact that your “countable” income is too high, you may still qualify for Medicaid “SLMB” or “QI” coverage. SLMB and QI pay only for your Medicare “Part B” premium; that premium is \$115.40 per month in 2011 (it goes up every year), so that is the least you will save with the coverage.

If your “countable” income is less than \$1,246/month* (this amount increases next April), and you have \$8,100 or less in “countable” resources, you may qualify for SLMB/QI. For couples, the amounts are \$1,675/month* in income and \$12,910 in resources.

IV. WHAT DO WE MEAN BY “COUNTABLE” INCOME AND RESOURCES?

When your income and resources are reviewed to see whether you qualify for QMB, SLMB or QI, some of the income and resources you have **will be disregarded**, that is to say, will not be counted. It is very important to know this, especially if your actual income or resources exceed the eligibility levels we have mentioned.

There are many types of income and resources that are not counted, for example: a large portion of employment income, your home, at least one car (usually), all your home furnishings (usually), and a \$1,500 burial fund. Other income or resource disregards may apply in your case; *you have to ask*.

**These figures include the \$20 income disregard.*