

About Medicare Savings Programs QMB, SLMB and QI: Assistance with Meeting the Costs of Medicare Premiums and Deductibles

The Qualified Medicare Beneficiary program (QMB), Specified Low-Income Medicare Beneficiary program (SLMB), and Qualified Individual program (QI) help Medicare beneficiaries of modest means who are over the regular Medicaid financial eligibility guidelines pay all or some of Medicare's cost sharing amounts (i.e. premiums, deductibles and co-payments). To qualify, an individual must be eligible for Medicare Part A and must meet certain income and resources guidelines, which change annually on April 1. To apply, go to your local medical assistance office.

Qualified Medicare beneficiary (QMB). Covers the cost of (1) Medicare Part B monthly premiums and (2) payment of co-insurance and deductible amounts for services covered under both Medicare Parts A and B. It also covers Medicare Part A monthly premiums when applicable.

Specified low-income Medicare beneficiary (SLMB). Pays only the monthly Medicare Part B premiums.

Qualifying Individuals (QI). Pays only for the monthly Medicare Part B premiums. However, money for the QI program is limited. Applications are approved on a first-come, first-served basis until the money appropriated for the year runs out. After that point, even eligible individuals will not be able to get into the program.

Income and resource limits. To qualify for QMB, SLMB or QI, your monthly income and resources cannot be over certain limits. This chart gives the limits for the 48 contiguous states, Alaska (AK) and Hawaii (HI).

Monthly Income effective January 20, 2011 must not be over:
(\$20 a month disregard for income already added to each limit)

	Single Person	Couple
QMB	\$928 (Higher in AK and HI)	\$1,246 (Higher in AK and HI)
SLMB	\$1,109 (Higher in AK and HI)	\$1,491 (Higher in AK and HI)
QI	\$1,246 (Higher in AK and HI)	\$1,675 (Higher in AK and HI)

Resources also must not be over these limits for all three programs:

QMB, SLMB, QI	Single Person	Couple
2011	\$6,680	\$10,020

* These resource limits do not include \$1,500 per person for burial expenses.

Resources are things you own, such as savings and cash. Some resources are not counted, such as the house you live in and one car. Some states have eliminated the asset test or use more liberal asset criteria.

The Alzheimer's Association is the leading voluntary health organization in Alzheimer care, support and research.

This Medicare topic sheet was prepared by Leslie Fried, Director of the Alzheimer's Association Medicare Advocacy Project. The Medicare Advocacy Project is supported by a generous grant from the Eisenberg Family Trust.

Updated November 2011