

Medicare Savings Programs

What is the Qualified Medicare Beneficiary (QMB) Program?

Medicare refers to the Qualified Medicare Beneficiary (QMB) group as a “Medicare Savings Program.” Under the QMB program, Medicaid only pays Medicare premiums, deductibles, and coinsurance for persons who are qualified Medicare beneficiaries. This saves you money.

Who is a Qualified Medicare Beneficiary?

You could be eligible as a qualified Medicare beneficiary if you:

- Are 65 or older, blind or disabled and eligible to get Medicare Part A benefits.
- Have resources less than \$9,430 for a single person or \$14,130 for a couple.
- Have income at or below 100% of the federal poverty level.

What if my income or resources are too high for QMB?

If your total countable income or resources are higher than the QMB limits, you may qualify for other programs:

- **Medically Needy:** Ask the Iowa Department of Health and Human Services (HHS) office about Medically Needy if you have lots of medical bills and not enough money to pay the bills. If you get Medically Needy, you will need to pay your medical bills up to the spenddown or deductible.
- **SLMB (Specified Low Income Medicare Beneficiary) or E-SLMB (Expanded Specified Low Income Medicare Beneficiary):** SLMB and E-SLMB will only pay your Medicare Part B premium. The income limit is over 100% but less than 135% of the federal poverty level.

What medical services are covered?

Under the QMB program, you get limited Medicaid coverage. This means Medicaid will pay only for the Medicare premiums, deductibles, and co-insurance for medical services covered by Medicare.

Do I need to pay anything for medical services?

All medical providers who accept Medicaid are required to accept payments made through the program as payment in full for services covered by Medicaid. You should not be charged an additional cost, unless you get medical services that are not covered by Medicare. If you get medical services that are not covered by Medicare, then Medicaid will not pay for them. For a list of services covered by Medicare, you should get The Medicare and You Handbook from the Social Security Administration. For a copy of the handbook, you can call 1-800-633-4227. If you have a specific question on Medicare’s payment of medical services or the status of a medical claim, you can call the Medicare carrier for Iowa at 1-800-532-1285.

How are payments made?

After you qualify for the QMB program, you will get a Medical Assistance Eligibility Card. Carry your card with you and show it to the medical provider every time you request service. Your card may not be used by people other than the individual listed on the card. If you lose your card, contact your local HHS office or Member Services at **1-800-338-8366** (If you live in the Des Moines area, call **515-256-4606**).

The medical provider will bill the Medicaid program. Payment for Medicare deductibles and co-insurance will be sent directly to the provider. Medicaid will pay for Medicare Part A and Part B premiums.