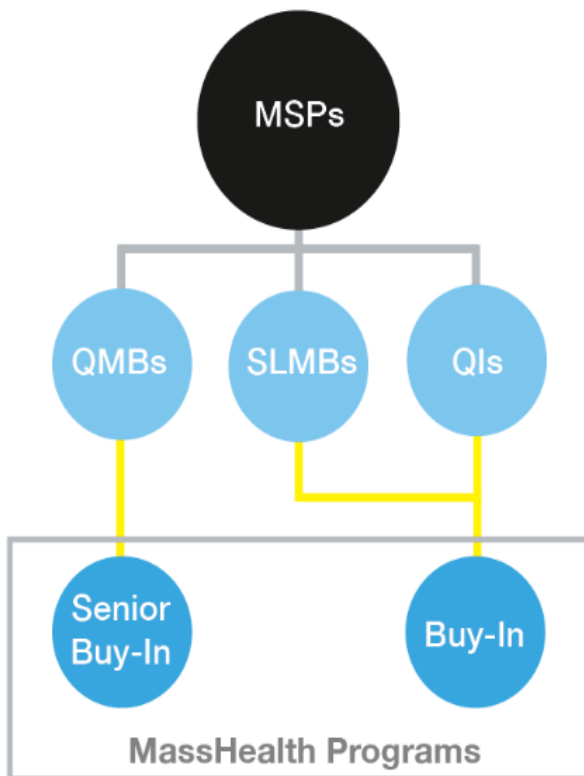


2019 QMB, SLMB, and QI Programs



What are these programs?

The Qualified Medicare Beneficiary (QMB), Specified Low-Income Medicare Beneficiary (SLMB) and Qualifying Individual (QI) programs are federal Medicare Savings Programs (MSPs) which help low income elders and younger Medicare beneficiaries access Medicare benefits. In Massachusetts, the programs are called MassHealth Senior Buy-In (for QMBs) and MassHealth Buy-In (for SLMBs and QIs).

Who is eligible?

If you meet the program income and asset limits below, and meet the MassHealth immigration criteria, you are eligible for these programs. If you are under age 65 and on MassHealth Standard, you may qualify if you meet these income limits, without regard to the asset limit; no separate Buy-In application is required.

What are the 2019 Program Income Limits?

QMB	SLMB	QI
<p>Individual: \$1,061/month</p> <p>Married Couple: \$1,430/month</p> <p><i>Countable income at or below the Federal Poverty Level (FPL)</i></p>	<p>Individual: \$1,269/month</p> <p>Married Couple: \$1,711/month</p> <p><i>Countable Income between 100% and 120% of the FPL</i></p>	<p>Individual: \$1,426/month</p> <p>Married Couple: \$1,923/month</p> <p><i>Countable income up to 135% of the FPL</i></p>

*The figures above include a \$20 unearned income disregard (see below).

Note: Proposals pending in the Massachusetts legislature would expand financial eligibility if enacted.

What is Countable Income?

Countable income is your gross income minus \$20 if your only income is unearned. If you have earned income, deduct \$65 and divide by 2 to reach countable income.

What are the 2019 Program Resource Limits?

Individual: \$7,730

Married couple living together: \$11,600

Certain resources are not counted toward these limits, e.g., your principal place of residence, one car, a burial account up to \$1,500 per person, and more.

What are the 2019 Program Benefits?

QMB, SLMB, & QI	QMB Only	SLMB and QI
<ul style="list-style-type: none">• Pay Part B monthly premiums• You will be eligible for a low income subsidy for Part D, Medicare's drug program	<ul style="list-style-type: none">• Pays Part A monthly premium where applicable• Pays Parts A and B deductibles• Pays Parts A and B co-payments*	<ul style="list-style-type: none">• Three months retroactive benefits in most cases

*QMB will pay Parts A and B co-payments for Medicare services even if the services are not covered by MassHealth, as long as payments are to a MassHealth provider.

Note: If you are age 65 or older and not eligible for premium-free Part A having neither earned nor can rely on a spouse's earnings of 40 work credits, you may purchase Part A by paying a monthly premium. You must have lived in the U.S. legally for at least five consecutive years. This enrollment process can be complicated, so please seek assistance.

How do you Apply?

You may apply for one of these programs at any time. You may obtain application forms by calling 1-800-841-2900. If you need assistance applying, call SHINE at 1-800-243-4636. If you wish to apply for **QMB** benefits and are age 65 or older, ask for a "SACA-2" application form. If you are under 65 and want QMB benefits, apply for MassHealth Standard which includes QMB benefits. If you want **SLMB or QI** benefits, you may complete a shorter application for Buy-In found at www.mass.gov, search: *MassHealth applications to Mass Health Buy-In*. You also may complete the longer SACA 2 application which also covers the Health Safety Net and payment of Medicare cost sharing for acute hospital stays. MassHealth had 45 days to process your application. Approved QMB benefits begin the month after the determination. SLMB and QI benefits generally begin 3 months retroactively.
