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Call the Legal Aid In Your Community.**

Legal Hotline open Monday to Friday
9:00am to 11:30am
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Oahu call 536-4302
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Kauai call 245-7580
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Visit us on the Web <http://www.legalaidhawaii.org>

Remember:

This brochure is meant to give you general information and not to give you specific advice about your case.

The law often changes. Each case is different.

If you have problems or questions about QMB, call our hotline.



**Legal Aid
Society
Of Hawai`i**

Medicare's Qualified Medicare Beneficiary (QMB) Facts

WHAT ARE QUALIFIED MEDICARE BENEFICIARIES (QMBs)?

A federal law created a new group of people who may qualify for Medicaid coverage to pay some of their Medicare expenses. People who qualify under this group are called QMBs. This program may be useful to you if your resources are too high for you to qualify for Medicaid, but your income is very low.

I. I already have Medicare. Why should I want to be a QMB?

If you qualify, you can save up to \$1000 as a QMB. Under this program, the state will pay the following Medicare expenses for you:

- The \$50.00 that is deducted each month from your Social Security check to pay for your Medicare Part B coverage.
- Your Medicare hospital deductibles (this can be as much as \$760) in 1998.
- Your annual Medicare doctor bill deductible (currently \$100)
- The Medicare 20% co-insurance payment you owe on each allowed doctor bill.
- Medicare Part A coverage for people who are not normally eligible for it.

II. Who is eligible for QMB?

To qualify, you must be a United States Citizen or legally admitted alien, be a Hawai'i resident, and meet three requirements:

1. Be eligible for Medicare Part A hospital insurance. For seniors, there are two types of Medicare eligibility:
 - a. Seniors are eligible to purchase Part A if over 65 years old, have lived in the United States for the past 5 years, and currently a legal resident.
 - b. Seniors are eligible to receive Part A at no cost if over 65 years old and eligible for Social Security.
OR You are disabled or a kidney patient.
2. Have monthly countable income of less than \$824 for individuals or \$1113 for married couples (in 2001). Social Security payments count.
3. Have countable resources, such as savings, real estate, stocks, totalling no more than \$4,000 if you're single; \$6,000 if you're married. Your home, car and some other possessions don't count toward these amounts.

III. How do I apply for QMB?

If you are already enrolled in Medicare Part A hospital insurance and meet the income and resource limits, then you should contact your local Department of Human Services (DHS) and apply for QMB coverage under the Medicaid program.

If you are NOT enrolled in Medicare Part A, you still might qualify for QMB if you meet the income and resource tests AND are 65 years old or older, disabled, or a kidney patient.

To enroll in Medicare Part A hospital coverage, you must contact your local Social Security Office. You should keep in mind that the Medicare general enrollment period usually happens each year between January 1st and March 31st. If you missed the most recent enrollment period, you might have to wait until next January to enroll.

IV. How will I know if I'm eligible for QMB?

After you file your application at the Department of Human Services, you will receive a letter saying whether or not you are eligible. If your application is denied, the written notice will include the reasons why.

V. What happens after I'm approved for QMB?

Your QMB coverage begins the month after DHS decides you are eligible. For example, if DHS makes its decision that you are eligible in March, your QMB coverage begins in April.

Call Legal Aid for more information.