

This brochure courtesy of Legal Services of Northern Virginia. If you have questions about this material or this subject, we would like to hear from you. [Send us e-mail](#) or call at 703-778-6800.

ARE YOU A QMB? (Qualified Medicare Beneficiary) A SLMB? (Special Low Income Beneficiary)

FOR QMBS:

You may be eligible for payment of your Medicare premiums (Part A and B), co-insurance deductibles if:

A. You are a "one person" family, (you may even live with others if you have only your own income to support you), your income is not more than \$678 per month or \$8,136 per year, and your "resources" are not more than \$4,000.

B. You are a "two-person" family, your joint income is not over \$904 per month or \$10,898 per year, and your combined "resources" are not over \$6,000.

* Please note: These income figures are for 1998 only. They will likely increase each year.

WHAT IS A RESOURCE?

The home you live in is NOT COUNTED as a resource. All land with a value under \$5,000 surrounding your house is NOT COUNTED as a resource. Up to \$2,500 may be EXEMPTED for burial expenses.

Resources which may be counted, if their value (or combined value) exceeds the resource limit of \$4,000 for a single person, or \$6,000 for a couple are:

1. Any land surrounding your home above \$5,000.
2. Any land which you own which does not surround your home.
3. Any land which produces income.
4. Cash, stocks, bonds, money in bank accounts, or saving certificates.
5. Cash value of life insurance policies.
6. More than one automobile.
7. Deeds of trust or mortgages due to you.

There are certain exemptions to what is counted as a resource. If your monthly income is not over the income limit and you are not certain about your resources, you may be eligible. You should apply to be sure.

HOW TO APPLY:

You must first be eligible for Medicare Part A. If you are not presently enrolled in Medicare Part A, you need to go to your local Social Security office to apply for Medicare Part A, between January 1st and March 31st.

After receiving verification that you are enrolled in Medicare Part A (either a Medicare Card, or verification from SSA that you have applied), go to the DEPARTMENT OF SOCIAL SERVICES (not the Social Security Office), AND ASK TO BE SEEN BY A MEDICAID (not Medicare) WORKER. Tell the worker that you would like to know if you are eligible to have Medicaid pay your Medicare premiums and deductibles.

FOR SLMBS:

All the qualifications and resources are the same as for the QMB except:

Your income can be higher. For a "one person" family, your monthly income can be as high as \$809 per month or \$9,708 per year. For a "two person" family, your combined income can be as high as \$1,081 per month or \$12,972 per year.

You can receive Medicaid payment for Medicare Part B only.

QUALIFIED INDIVIDUALS (Q1 - 1S)

QUALIFIED INDIVIDUALS (Q1 - 2S)

FOR: Q1-1S and Q1-2S

All the qualifications and resources are the same as for QMB except:

A. For Q1-1s your income can be as high as \$908.00 per month for one person or \$10,896 per year. For two person, your combined income can be as high as \$1214.00 per month or \$14,568 per year.

Q1-2s income can be as high as \$1,171 per month for one person or \$14,052 per year. For two persons your combined income can be as high as \$1,568 per month or \$18,816 per year.

B. You can receive Medicaid payment for Medicare part B premium if you qualify as a Q1-1s. If you qualify as a Q1-2s you will receive partial payment for Medicare Part B premium.

IMPORTANT

Everyone's situation is different and most every rule has exceptions. The information above is intended only for general informational purposes in the State of Virginia. It may not apply to your individual situation. Therefore, it is advisable to discuss your particular situation with a lawyer.

If you need legal help, call the Legal Services Branch that serves the city or county in which you live to make an appointment. To be helped by Legal Services, you must meet financial eligibility requirements. These guidelines will be explained to you when you call.

MAIN OFFICE (FALLS CHURCH OFFICE)

703-778-6800

ALEXANDRIA OFFICE	703-684-5566
ARLINGTON OFFICE	703-532-3733
FAIRFAX OFFICE	703-246-4500
LOUDOUN OFFICE (IN LEESBURG)	703-777-7450
MANASSAS OFFICE	703-368-5711

LAWYER REFERRAL SERVICES

For a small fee you can have a half hour appointment with an attorney, call:

Alexandria	703-548-1105
Arlington	703-228-3390
Fairfax	703-246-3780
Statewide	800-552-7977
Services are available for the hearing impaired by calling:	800-828-1140

Phone numbers updated February 2005