



LEGAL AID  
SOCIETY OF HAWAI'I



# SPECIAL MEDICAL ASSISTANCE PROGRAMS

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*Use this brochure for information on Qualified Medicare Beneficiaries (QMB), Specified Low Income Medicare Beneficiaries (SLMB), and Qualified Disabled and Working Individuals (QDWI).*

For more information on your matter, please call The Legal Aid Society of Hawai'i hotline at (800) 499-4302.



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# **SPECIAL MEDICAL ASSISTANCE PROGRAMS**

Special medical assistance programs are administered by the Department of Human Service (DHS) Med-QUEST Division (MQD) and are for low-income Medicare recipients and Social Security benefits recipients who are returning to work through PASS plans or Ticket-to-Work.

The different types of special medical assistance programs available through DHS include: coverage for Qualified Medicare Beneficiaries (QMB); coverage for Specified Low Income Medicare Beneficiaries (SLMB); and coverage for Qualified Disabled and Working Individuals (QDWT). This brochure will explain the differences between the different types of coverage, describe who is eligible for each type, and explain how you can apply for these special benefits.

## **QUALIFIED MEDICARE BENEFICIARIES (QMB)**

### **What is QMB coverage?**

QMB coverage is for low-income elderly or disabled people who are entitled to Medicare. The State will pay your Medicare premiums, deductibles, and co-payments. Coverage will begin the month after DHS decides that you are eligible. For example: If DHS determines you are eligible in January, your QMB coverage will not begin until February.

### **Who is eligible for QMB coverage?**

The basic eligibility requirements are:

- (1) you are entitled to Medicare Part A;
- (2) your income is less than 100% of the Federal Poverty Limit (FPL);
- (3) your assets are under the asset limit (\$6,940 (individual), \$10,410 (couple));
- (4) you are a Hawaii resident; AND
- (5) you are a U.S. citizen or legal resident.

### **If I already have Medicare, why do I need QMB coverage?**

QMB coverage will save you money because the State will pay the following Medicare expenses:

- Medicare Part B premiums (\$99.90 a month in 2012), which are normally deducted from your Social Security payment;
- Medicare hospital deductibles;
- annual Medicare doctor bill deductible, and
- Medicare Part A premiums, for those required to pay.

## **SPECIFIED LOW INCOME MEDICARE BENEFICIARIES (SLMB)**

### **What is SLMB coverage?**

SLMB coverage is also for elderly or disabled people who are entitled to Medicare, but whose income is higher than the QMB limit. Through the SLMB program, the State will pay your Medicare Part B premium. You will still be responsible for Medicare's deductibles, coinsurance, and for medical expenses that Medicare does not cover. Coverage begins the month DHS decides that you are eligible. For example, if DHS decides you are eligible in January, your SLMB coverage will also begin in January.

**Who is eligible for SLMB coverage?**

The basic eligibility requirements are:

- (1) you are entitled to Medicare Part A;
- (2) your income is less the 120% of the Federal Poverty Level (FPL) (\$1286 for a single person. \$1741 for a couple.);
- (3) your assets are under the asset limit (\$6,940 for a single person. \$10,410 for a couple.);
- (4) you are a Hawaii resident; AND
- (5) you are a U.S. citizen or legal resident.

**QUALIFIED DISABLED and WORKING INDIVIDUALS (QDWI)**

**What is QDWI coverage?**

QDWI coverage will pay the Medicare Part A premiums for working disabled individuals who meet the eligibility requirements. Coverage under QDWI will begin at the same time as your enrollment in Part A.

**Who is eligible for QDWI coverage?**

QDWI eligibility requirement are:

- (1) you are entitled to enroll for hospital insurance benefits (Medicare Part A);
- (2) your income is at or below 200% of the Federal Poverty Level (FPL) (\$2144 for single person. \$2902 for a couple.);
- (3) your assets are under the asset limit;
- (4) you are not otherwise eligible for Medicaid (\$4000 for a single person. \$6000 for a couple.);
- (5) you are a resident of Hawaii; AND
- (6) you are a U.S. citizen or legal resident

**Calculating Income for Special Medical Assistance**

Monthly Income Limits for Special Medical Assistance Programs (as of October 2012)			
Household Size % of FPL	QMB (100%)	SLMB (120%)	QDWI (200%)
1	\$1072	\$1286	\$2144
2	\$1461	\$1741	\$2902
3	\$1830	\$2196	\$3660
4	\$2209	\$2650	\$4418

## What can I own and still qualify for Special Medical Assistance?

DHS limits the assets you can have and still be eligible for coverage. Assets include cash, stocks, bonds, land you do not live on, and the equity value of life insurance policies. Some assets are not counted and do not affect your eligibility.

### Exempt Assets

- the house in which you live,
- basic maintenance items (clothing, furniture, stove, etc.)
- automobiles
- one burial plot per person

## How Do I Apply for Special Medical Assistance?

Contact your nearest Med-QUEST office and ask to apply for the Special Medical Assistance Programs. After reviewing your application, DHS will send you a notice telling you whether or not you are eligible. If you are denied and you disagree with the reasons for the denial, then you can request a hearing within **90 days** of the date on your notice.

## How Do I Enroll in Medicare?

Medicare is available to people who are age 65 or older, younger people who have been entitled to Social Security Disability Insurance or Railroad Retirement Board disability benefits for 24 months, and people with end-stage renal disease (permanent kidney failure requiring dialysis or a transplant).

If you are receiving Social Security or Railroad Retirement Board benefits, then you are automatically entitled to Medicare Part A and Part B starting the first day of the month you turn age 65. Your Medicare card will be mailed to you a few months before your 65<sup>th</sup> birthday. If you are under age 65 and are receiving SSDI or Railroad Retirement Board disability benefits, then you will be automatically enrolled in Medicare Part A and Part B in the 25<sup>th</sup> month that you are entitled to disability benefits. All others should apply through the Social Security Administration (1-800-772-1213).

## DEFINITIONS:

**SSI/ SSDI** – Supplemental Security Income and Social Security Disability Insurance. Cash assistance programs, administered by the Social Security Administration, for individuals with long-term disabilities.

**Income** – Includes earned income (for example, the salary from a job or income related to work) and unearned income (for example, government financial benefits, cash settlements, pensions, and child support).

**Assets** – Valuable property that could be converted to cash and used to meet current living needs including land, house, jewelry, and automobiles.

**Medicare Part A**– Medicare Hospital Insurance Benefits. If you or your spouse worked for at least forty quarters at a job that deducted taxes for Medicare payments, then there is no charge for Part A coverage.

**Medicare Part B**– Medicare Supplementary Medical Insurance, which covers outpatient medical services. Part B coverage is available to all applicants, but there is a monthly premium for most people.

# **CONTACT INFORMATION:**

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## Med-QUEST Offices

Oahu Applications Section  
801 Dillingham Blvd., 3rd Floor  
Honolulu, HI 96817; 587-3521

Kauai Unit  
4473 Pahee St., Suite A  
Lihue, HI 96766; 241-3575

West Hawaii Section  
Lanihau Professional Center  
75-5591 Palani Rd., Ste. 3004  
Kailua-Kona, HI 96740; 327-4970

Maui Section  
Mallyard Plaza  
210 Imi Kala St., Ste. 101  
Wailuku, HI 96793; 243-5780

East Hawaii Section  
88 Kanoelehua Ave., Rm. #107  
Hilo, HI 96720; 933-0339

Molokai Unit  
P.O. Box 1619  
Kaunakakai, HI 96748; 553-1758

Lanai Unit  
P.O. Box 631374  
Lanai City, HI 96763; 565-7102

## Social Security Administration Offices (for Medicare applications)

### **National Toll-Free Number**

1-800-772-1213

TTY: 1-800-325-0778

Medicare: 1-800-633-4227

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## For Additional Medicare Information

### **Centers for Medicare and Medicaid Services (CMS)**

1-800-MEDICARE

(1-800-633-4227)

[www.medicare.gov](http://www.medicare.gov)

### **SAGE PLUS**

Health insurance information for people age 60 or older

O'ahu : 586-7299

Statewide: 1-888-875-9229

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### **Legal Aid Society of Hawai'i**

924 Bethel Street  
Honolulu, HI 96813

[www.legalaidhawaii.org](http://www.legalaidhawaii.org)

### **Legal Aid's Hotline:**

O'ahu: 808.536.4302

Neighbor Islands: 1.800.499.4302

### **REMEMBER:**

**This brochure is meant to provide general information, and does not provide specific legal advice about your individual case. The law often changes. Each case is different.**