

## QUALIFIED MEDICARE BENEFICIARY PROGRAM INFORMATION NOTICE

This notice is to help you decide whether to apply for the Qualified Medicare Beneficiary (QMB) Program. People eligible for this program will have their expenses for Medicare Part A and Part B premiums, coinsurance and deductibles paid by the Medi-Cal program. You may apply for the QMB program at your local county department of social services.

There are **four** requirements which you must meet if you want to be a QMB.

### HERE ARE THE FOUR REQUIREMENTS:

1. A QMB must be eligible for Medicare Part A (Hospital Insurance).
2. A QMB must have monthly income which is equal to or less than \$1,153 if he/she is a single person or \$1,546 if he/she is married and living with a spouse.
3. A QMB must have property which is equal to or less than \$130,000 if he/she is single or equal to or less than \$195,000 if he/she is married and living with a spouse.
4. A QMB must meet certain other requirements and conditions which are part of the Medi-Cal program, such as being a California resident.

The following gives more information about the four QMB requirements.

**REQUIREMENT 1** A QMB must be eligible for Medicare Part A (Hospital Insurance).

- I already have Medicare Part A (Hospital Insurance).
- I do not have Medicare Part A (Hospital Insurance) but I understand I must apply for Part A at the Social Security Administration before March 31st. I understand that I can make a "conditional application" for Part A so that I will only receive it if the premium is paid by the Medi-Cal program.
  - I have already applied for Medicare Part A (Hospital Insurance).
  - I will apply before March 31st.

**REQUIREMENT 2** A QMB who is not married or not living with a spouse must have countable income which is equal to or less than \$1,153. A QMB living with a spouse must have countable income which is equal to or less than \$1,546. These amounts are expected to increase sometime in April.

The following are examples of some types of income that count towards the QMB income limit. When a person applies to be a QMB at the county department of social services, the county will also look at other types of income and may treat the income differently from what is on this sheet. For example, if there is a minor child or children in the home, there may be deductions allowed which would reduce the amount of countable income.

Fill in the amounts to see if you are close to the limit.

**I. Fill in the *MONTHLY* amounts for the person who wants to be a *QMB*.**

- 1. Social Security check \$ \_\_\_\_\_
- 2. VA benefits \$ \_\_\_\_\_
- 3. Interest from bank accounts or certificates of deposits \$ \_\_\_\_\_
- 4. Retirement Income \$ \_\_\_\_\_
- 5. Any other Income \$ \_\_\_\_\_
- 6. Total—add lines 1 through 5 \$

**II. If you are married and living with your spouse, complete the following *MONTHLY* amounts for your spouse even if this spouse also wants to be a *QMB*.**

- 7. Social Security check \$ \_\_\_\_\_
- 8. VA benefits \$ \_\_\_\_\_
- 9. Interest from bank accounts or certificates of deposit \$ \_\_\_\_\_
- 10. Retirement Income \$ \_\_\_\_\_
- 11. Any Other Income \$ \_\_\_\_\_
- 12. Total—add lines 7 through 11 \$

**II. Fill in the *MONTHLY* amounts for the person in I, and if married, the spouse in II.**

- 13. Gross earnings *for the person who wants to be a QMB* \$ \_\_\_\_\_
- 14. Gross earnings for the spouse \$ \_\_\_\_\_
- 15. Total—add lines 13 and 14 \$ \_\_\_\_\_
- 16. Subtract \$65 \$ - 65 \_\_\_\_\_
- 17. Remainder \$ \_\_\_\_\_
- 18. Divide by 2 \$
- 19. Total—add lines 6, 12, and 18 \*\$

\* If you are not married, this total cannot exceed \$ 1,153. If you are married and living with your spouse, this total cannot exceed \$ 1,546. However, if you have children or your spouse has low income, this total may be higher. If you received a Title II Social Security cost of living adjustment, this amount will not be counted until April.

**REQUIREMENT 3**

A *QMB* who is not married or not living with his/her spouse must have countable property which is equal to or less than \$130,000. A *QMB* who is married and living with his/her spouse must have countable property which is equal to or less than \$195,000.

The following gives examples of countable property. Important: The home you and/or a spouse live in does not count. One car used for transportation does not count. If you apply at the county welfare department as a *QMB*, the county may treat the property listed on this form differently. There are other types of property which will also be looked at by the county welfare department. This other property may or may not count towards the *QMB* property limit.

Fill in the value of the following property which belongs to you, your spouse, or both of you.

- 1. Checking accounts \$ \_\_\_\_\_
- 2. Savings accounts \$ \_\_\_\_\_
- 3. Certificates of Deposit \$ \_\_\_\_\_
- 4. Stocks \$ \_\_\_\_\_
- 5. Bonds \$ \_\_\_\_\_
- 6. A second car (value minus amount owed) \$ \_\_\_\_\_
- 7. A second home (value minus amount owed) \$ \_\_\_\_\_
- 8. The cash surrender value of life insurance policies if the face value of all policies combined exceeds \$1,500 (Do not include "term" insurance policies) \$ \_\_\_\_\_
- 9. Total—add lines 1–8 **\*\*\$** \_\_\_\_\_

\*\*This total cannot exceed \$130,000 for a single person or \$195,000 for a couple.

**REQUIREMENT 4**

A *QMB* must meet certain other Medi-Cal conditions. For example, Medi-Cal benefits received by a beneficiary after age 55 are recoverable by the State after death under certain conditions. Recovery may be made from the estate or distributee/heir of the Medi-Cal beneficiary if the beneficiary does not leave a surviving spouse, minor children, or a totally disabled child.

**Additional Information**

For more information or if you wish to apply as a *QMB*, please call the number of your local department of social services.