

# QMB, SLMB and QI-1: Medicare Savings Programs

## Qualified Medicare Beneficiary (QMB, also known as “Quimby”) Program

Can save Medicare recipients hundreds of dollars a year in Medicare Part B premiums and possibly thousands of dollars a year in deductibles and coinsurance payments. The QMB program requires every state to pay Medicare premiums, deductibles and coinsurance for disabled individuals who meet certain financial guidelines. In order to be eligible for QMB in New York in 2009, a person has to:

1. Be currently enrolled in the Medicare program;
2. Have gross monthly countable income of no more than \$903 a month (or \$1,215 for a couple);
3. **Note:** Effective April 1, 2008, there is no asset test for QMB. Prior to April 1, 2008, assets were required to be below \$4,000 for an individual and below \$6,000 for a couple.

## Specified Low-Income Medicare Beneficiary (SLMB, also know as “Slimby”) Program.

This program pays for the Medicare Part B premium, which is \$96.40 per month in 2009. In order to be eligible for SLMB a person has to:

1. Be currently enrolled in the Medicare program;
2. Have gross monthly countable income of no more than \$1,083 per month (or \$1,457 for a couple);
3. **Note:** Effective April 1, 2008, there is no asset test for SLMB. Prior to April 1, 2008, assets were required to be below \$4,000 for an individual and below \$6,000 for a couple.

## Qualified Individual – 1 (QI-1)

This program pays for the Part B premium. In order to be eligible for QI-1 a person has to:

1. Be currently enrolled in the Medicare program;
2. Have gross monthly countable income of no more than \$1,219 per month (or \$1,640 for a couple);
3. No asset limit for QI-1.

## Countable Income and Resources

For QMB and SLMB, assets do not include the person's home, usually one car, burial plots or \$1,500 in life insurance. Earned income does not include the first \$65 per month and one-half the remainder when calculating countable gross income. These are the rules as applied in New York State. If you are not in New York, check your local sources for the rules as they apply in your state.

If you think you or someone you know may be eligible for QMB, SLMB, or QI-1, contact your local Department of Social Services (The Human Resources Agency in NY City) Medicaid office.