

QMB Qualified Medicare Beneficiaries



What is QMB?

The Qualified Medicare Beneficiaries program (QMB) is a Medicaid program administered by the Oregon Department of Human Services. QMB helps people with Medicare pay for their medical care and is one part of the federal Medicare Savings Programs.

- QMB-BAS (basic): Pays for Medicare Part B premiums, deductible and co-insurance;
- QMB-SMB and SMF (Specified Low-income Medicare Beneficiaries): Pays for Medicare Part B premiums only. QMB-SMF depends on federal funds. It may not always be open to new clients.

Who is eligible for QMB?

You must be receiving Part A (hospital insurance benefits) to receive QMB benefits. Your income must fall within certain limits.

The allowed income limits are listed to the right. DHS starts with your gross income. DHS then subtracts \$20 from your income. DHS subtracts more if you have any earned income. You may be eligible for these programs even if your income is higher than the income limits.

Beginning January 1, 2016, there is no resource limit for QMB programs.

What are the income limits?*

QMB-BAS:

100 percent of the poverty level

\$1,064 Single \$1,437 Couple

QMB-SMB:

120 percent of the poverty level

\$1,276 Single \$1,724 Couple

QMB-SMF: (QI-1)

135 percent of the poverty level

\$1,436 Single \$1,940 Couple

**These income limits are current as of publication and subject to change without notice.*



Important information about your Medicare Savings Programs rights

People who receive and later lose or stop receiving QMB-BAS have guaranteed issue rights to enroll in a Medigap supplement plan. Please contact the Senior Health Insurance Benefit Assistance Program (SHIBA) for more information; there are time limits to these guaranteed rights. Call 1-800-722-4134 or go to www.oregonshiba.org.

How to apply

This brochure does not include many specific requirements of QMB. For more information about QMB or to apply for QMB, contact the office serving seniors and people with disabilities in your area. The office will decide if you are eligible within 45 days from the date you ask for help.

www.oregon.gov/DHS/spwpd/offices.shtml

Or call:

1-800-673-2372



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