

Chapter Seven Questions

1. Which one phrase is used to name the group of programs that includes QMB, SLMB, QI-1, QI-2, and QDWI programs?

- (A) Medicare Savings Accounts.
- (B) Medigap Programs.
- (C) Medicare Savings Programs.
- (D) Medicare Part B.

Answer: _____

2. Under QMB, the homestead and household goods count as resources.

T_____ F_____

3. If a person does not have the necessary Social Security credits to qualify for premium-free Medicare Part A, QMB will pay the person's Medicare Part A premium, if the person qualifies for QMB.

T_____ F_____

4. A difference between QMB, SLMB, QI-1, and QI-2 is that the higher a person's income is, the more extensive are the benefits these programs provide.

T_____ F_____

5. Which one statement is correct?

- (A) Usually, the income limits for QMB, SLMB, QI-1, QI-2, and QDWI change every January 1.
- (B) Usually, the income limits for QMB, SLMB, QI-1, QI-2, and QDWI change every April 1.
- (C) The resource limits for QMB are five times the SSI resource limit, for SLMB, four times the SSI resource limit, and for QI-1, QI-2 and QDWI, three times the SSI resource limit.
- (D) Under QMB, SLMB, QI-1, QI-2, and QDWI, all earned income counts; there is no exclusion under any of these programs for any part of earned income.

Answer: _____

6. The value of the benefits – the dollar amount of the benefits – under QMB, SLMB, QI-1, QI-2, and QDWI usually changes every January 1.

T_____ F_____

7. Which one statement is correct?

(A) The dollar amount of the QMB benefit is the same as the dollar amount of the QI-1 benefit.

(B) The dollar amount of the QI-2 benefit is the same as the dollar amount of the QDWI benefit.

(C) The dollar amount of the SLMB benefit is the same as the dollar amount of the QI-1 benefit.

(D) The dollar amount of the SLMB benefit is the same as the dollar amount of the QDWI benefit.

Answer: _____

8. Benefits under the SLMB and QI programs can be retroactive for three months if the person would have been eligible in those earlier three months before the person applied.

T_____ F_____

9. There is no administrative appeals process for QMB, SLMB, QI-1, QI-2, or QDWI.

T_____ F_____

10. It is lawful to sell a Medigap policy to a person entitled to QMB if the Medigap policy covers outpatient prescription drugs.

T_____ F_____