

HICAP Chapter Seven
QMB/SLMB/QI/QDWI
Summary of Chapter Seven

- In Texas, Medicare enrollees who meet federal income and resource criteria may be able to qualify for Qualified Medicare Beneficiary Medicaid (QMB), Specified-Low Income Medicare Beneficiary Medicaid (SLMB), Qualified Individual Medicaid (QI), and Qualified Disabled Working Individual Medicaid (QDWI). These programs are governed by federal criteria in the Medicaid law at 42 United States Code §1396. Para. 1.
- These programs are administered by the Texas Department of Human Services. Para. 23.
- The benefits of these programs are: QMB – payment of *all* Medicare cost-sharing amounts the beneficiary would otherwise pay out of pocket (such as the Medicare Part B premium, the deductibles, and coinsurance amounts under both Medicare Part A and B, and the Medicare Part A premium in whole or in part, if the beneficiary would have to pay out of pocket for it). SLMB – payment of the Medicare Part B premium. QI – payment of the Medicare Part B premium. QDWI – payment of the Medicare Part A premium. Paras. 7 – 10.
- Income and resources are evaluated according to the rules used by the SSI program (discussed in Chapter Ten). The resource limits for countable resources are twice the SSI resource limits, thus \$4000 for a single person and \$6000 for a couple. Paras. 11, 16.
- The income limits for these programs are based on the federal poverty income limits (FPIL). The FPIL change every April 1st. The QMB income limit is 100% of FPIL; SLMB is 120% of FPIL, QI is 135% of FPIL, and QDWI is 200% of FPIL. Paras. 12 – 13.
- The values of the benefits of these programs change every January 1, when the Medicare premium, deductible, and cost-sharing amounts change. Para. 17.
- A simplified application form is used for these programs (“1200 EZ”). Para. 23.
- Appeals are handled the same as other Medicaid appeals, as discussed in Chapter 14. Para. 24.
- Medigap policies (“Medicare Supplemental Health Insurance Policies”), and the prescription drug benefit and discount cards under Medicare Part D, all are affected by QMB, SLMB, QI, and QDWI, and may have an impact on persons receiving QMB, SLMB, QI, and QDWI. Paras. 25 – 32.
- The Legal Hotline for Texans is a resource for Benefits Counselors serving persons in regard to QMB, SLMB, QI, and QDWI.