Medicaid Eligibility Guide For Medicare Cost-Sharing Coverage

MISSISSIPPI DIVISION OF MEDICAID

Individuals with Medicare Part A and/or Part B, who have limited income, may get help paying for their out-of-pocket Medicare expenses from the Medicaid Program. **The Medicare Cost-Sharing groups include:**

1. Qualified Medicare Beneficiaries (QMB);

   - In the QMB Program, Medicaid will pay your Medicare Part A and Part B premiums, deductibles, and coinsurance.
   - You must be eligible for Medicare, Part A (Hospital Insurance).
   - Your total monthly income must be less than **$1,380 for an individual or $1,854 for a couple.**
   - It does not matter what your resources are in this group. There is no resource test. Eligibility begins the month after the month you are approved. There is no retroactive QMB coverage.
   - You will receive a Medicaid card.

2. Specified Low-Income Medicare Beneficiary (SLMB)

   - You **must have** Medicare, Part A (Hospital Insurance).
   - Your total monthly Income must be less than **$1,646 for an individual or $2,214 for a couple.**
   - It does not matter what your resources are in this group. There is no resource test.
   - Eligibility begins with the month a person is qualified, which may be up to three months before the month of application.
   - In the SLMB Program, Medicaid will pay only your Medicare Part B premium as of the date that the Division of Medicaid starts your eligibility. A SLMB does not qualify for any additional Medicaid benefits. You will not receive a Medicaid card.

More Information

The Office of the Governor Division of Medicaid complies with all state and federal policies which prohibit discrimination on the basis of race, age, sex, national origin, handicap or disability – as defined through the Americans with Disabilities Act of 1990, the Rehabilitation Act of 1973, and the Civil Rights Act of 1964.

3. Qualifying Individual (QI)

- You **must have** Medicare, Part A (Hospital Insurance.)
- Your total monthly income must be less than **$1,846 for an individual or $2,485 for a couple.**
- It does not matter what your resources are in this group. There is no resource test.
- Eligibility begins with the month a person is qualified, which may be up to three months before the month of application.
- In the QI Program, Medicaid will pay only your Medicare Part B premium as of the date that the Division of Medicaid starts your eligibility. A QI does not qualify for any additional Medicaid benefits.
- You will not receive a Medicaid card. This group is funded by a limited federal allotment. If at any time these funds run out, this group could be affected.

After you are approved for one of the 3 Medicare cost-sharing programs:

- ✓ Allow 4 to 6 weeks before the Medicare premium is added back to your Social Security check. You will be refunded any premiums withheld from your check beginning with the effective date of your eligibility.
- ✓ Choose a Medicare prescription drug plan under Medicare Part D that has a $0 premium. These plans are referred to as "benchmark" plans. If you choose a benchmark plan, you will have $0 premium, $0 deductible, $0 co-insurance charges and low co-pay charges. If you choose any other type of plan, you can be charged a monthly premium. If you do not pick a Part D plan, you will be assigned to a plan by Medicare. For assistance, call 1-800-MEDICARE (1-800-633-4227).

To apply for Medicare cost-sharing coverage, apply on-line at www.access.ms.gov, or call or visit a Medicaid Regional Office (RO) to request an application form. You can also apply at your local Social Security office or on-line at www.socialsecurity.gov/extrahelp.

Brandon	601-825-0477	Gulfport	228-863-3328	Newton	601-635-5205
Brookhaven	601-835-2020	Hattiesburg	601-264-5386	Oxford	662-371-1365
Clarksdale	662-627-1493	Hinds County	601-978-2399	Pascagoula	228-762-9591
Cleveland	662-843-7753	Kosciusko	662-289-4477	Philadelphia	601-656-3131
Columbia	601-731-2271	Laurel	601-425-3175	Picayune	601-798-0831
Columbus	662-329-2190	Madison County	601-576-3350	Senatobia	662-562-0147
Corinth	662-286-8091	McComb	601-249-2071	Starkville	662-323-3688
Greenville	662-332-9370	Meridian	601-483-9944	Tupelo	662-844-5304
Greenwood	662-455-1053	Natchez	601-445-4971	Vicksburg	601-638-6137
Grenada	662-226-4406	New Albany	662-534-0441	Yazoo City	662-746-2309