

MEDICAL BILL BLUES?



JUSTICE FOR ALL

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QMB Program Helps Persons Who Are Over Age 65 OR Get MediCARE

because of a disability or kidney failure.

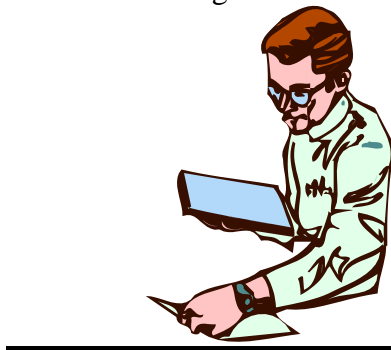
If you qualify, the QMB (Qualified MediCARE Beneficiary) program:

- Pays your Medicare premium (\$96.40 in 2009)
- Pays the \$1,068 hospital bill Medicare does not pay
- Takes care of the part of each doctor bill that Medicare does not pay (deductible and co-insurance)

You owe nothing. This means you **DON'T** need a Medicare supplement insurance policy.

Will My Doctor Take QMB?

Any doctor who treats you **MUST** take QMB. By law, all doctors who treat patients with QMB must take "Medicare assignment". (They can only charge the amount Medicare approves). Medicare pays the doctor, then sends the rest of the bill to QMB. QMB also pays the doctor. You owe nothing.



How Do I Apply?

- Do you already have MediCARE? Then call the QMB Hot Line at 1-800-624-5547. If you cannot get them after several tries, don't give up. Call the Tennessee Department of Human Services in your county.

- Ask for an application. Fill it out. Write your name like it is on your Medicare card. Send your application in. Human Services will set a time to talk with you. Ask them to do this by phone. In about 45 days, they will tell you if you can get QMB.
- Are you age 65 or older but do NOT have Medicare? Before you can get QMB, you must apply for Medicare. Call Social Security at 1-800-772-1213. It is a free call. Tell them you want your Medicare to start when your QMB starts. Ask them to send you proof that you applied for Medicare. Send this proof in with your QMB application.
- Do you have Medicare and get SSI payments? Then you already have QMB.

Who Should Apply For QMB?

You should apply if you can say “YES” to these 3 questions:

1. Do you have MediCARE, or are you age 65 or older?
2. Is your total monthly income \$923 or less for a 1-person family or \$1,234 or less for a husband and wife together? QMB counts all of your Social Security before money is taken out for your Medicare. But, QMB counts only half of your work income.
3. Do you have less than \$4,000 in savings? (\$6,000 for husband and wife together)

Is your income too high for QMB?

Is your income less than \$1,238 for 1 or \$1,659 for a couple? Then apply for QMB anyway. They will see if you can get another program (SLMB or QI1) that will pay your Medicare premium.



OFFICE HOURS AND LOCATION

Legal Aid of East Tennessee offices are open from 8:30 A.M. to 5:00 P.M.
Monday through Friday.

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No person in the United States shall, on the grounds of race, color or national origin, be denied the benefits of, or be subjected to discrimination under any program or activity receiving federal financial assistance.

This pamphlet is intended for general information only. The circumstances of every case are different and need to be dealt with on a case-by-case basis. This is not a substitute for the advice of a lawyer. Also, the law may change and may be different from county to county.

