

Medical Bill Blues?

QMB program helps persons who are over 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 doesn't pay.
- ▼ Takes care of the part of each **doctor** bill that Medicare doesn't 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. 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 can't 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, you will know if you can get QMB.

■ Are you age 65 or older but **don't** have Medicare?

Before you can get QMB, you must apply for Medicare. Call Social Security at **1-800-772-1213**. It's 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 total monthly 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.