

Virginia Department of Social Services
Medicaid Fact Sheet #13
Qualified Individual (QI)
Medicaid Program That Pays Medicare Part B Premium

The following information is given as a guideline only. In order to determine Medicaid eligibility, an application must be filed with the local department of social services for the area in which you live.

The Qualified Individual (QI) program could help you if you are entitled to Medicare Part A and have income too high to be eligible for other Medicaid programs. If you are eligible for this program, Medicaid will pay your Medicare Part B premium as long as funds remain available. This means you could save the amount of the Part B premium, which is \$88.50 a month for 2006.

Generally to qualify for the QI program you must:

- be entitled to Medicare Part A.
- have countable income between 120% and 135% of the federal poverty guidelines for 2005. Income includes Social Security benefits, pensions, wages, interest, dividends, etc. Your countable income must be at least than \$957 per month for one person, but less than \$1,077. If you are married and your spouse's income is counted, the limit is at least \$1,283 but less than \$1,444.
- have countable resources of not more than \$4000 for one person and \$6000 for a couple. Resources are things such as bank accounts (checking, savings, certificates of deposit, Christmas club, etc.) stocks, bonds, cash value of some life insurance policies, property that does not adjoin your home, etc. Your home and adjoining property, one automobile, burial plots, home furnishing, property in which you only have a life interest, and personal jewelry are not counted as resources.

If you are eligible for this program, Medicaid will only pay the Medicare Part B premium and you will not receive a Medicaid card. You must still pay the Medicare deductibles and coinsurance and buy your prescriptions.

If all eligibility factors are met in the application month, eligibility for this program will begin the first day of the application month and end December 31st of the calendar year. Applications must be filed annually.

If you think you might be eligible for this program, you can file an application for Medicaid at your local department of social services. You do not need to visit the office to file an application. You can request that an application be mailed to you so that you can complete it and mail it back to the local department of social services. If you have questions or need assistance in completing your Medicaid application, contact an eligibility worker at your local department of social services.

MEDICAID FACT SHEET #13 QI

FORM NUMBER - 032-03-358/15

PURPOSE OF FORM - The local agency workers may distribute this form to provide customers with basic policy information regarding this limited coverage.

NUMBER OF COPIES - One

DISPOSITION OF FORM - One per inquirer.

INSTRUCTIONS FOR PREPARATION OF FORM - The form does not require the addition of any information by the eligibility worker.