

# Medicare Savings Programs

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Since 1988, several laws have been passed requiring states to provide savings to certain Medicare recipients through the state's Medicaid program. The categories enacted are:

- **Qualified Medicare Beneficiaries (QMB)**, which includes **ARSeniors**
- **Specified Low-Income Medicare Beneficiaries (SMB)**
- **Qualifying Individuals -1 (QI-1)**

The categories listed above provide Medicare Savings by paying the Medicare premium (s) or a portion of the Medicare premium, and possibly the Medicare deductibles and coinsurance. Except for ARSeniors, the categories listed above do not pay for the full range of Medicaid Services.

For more information about these programs, visit your local Department of Human Services county office. Visit <http://humanservices.arkansas.gov/Pages/DHSCountyOffices.aspx> to find the office closest to you.

## Qualified Medicare Beneficiaries (QMB)

This program pays all Medicare premiums, deductibles, and coinsurance. There is no retroactive coverage for QMB participants. Coverage of Medicare premiums, deductibles, and coinsurance will begin on the first of the month following the month of approval in the QMB category.

## ARSeniors

This program provides full Medicaid coverage for aged QMBs equal to or below 80% of the federal poverty level. It is the only coverage group in the Medicare Savings categories that provides the full range of Medicaid benefits. ARSeniors is also available to seniors not entitled to Medicare. If applicants for ARSeniors Medicaid are eligible in the month of application, they can also receive retroactive coverage for the three months prior to application, if otherwise eligible.

## Specified Low-Income Medicare Beneficiaries (SMB)

SMB – are eligible for the payment of Medicare part B premiums only. No other Medicare cost sharing charges will be covered. SMB's are however eligible for retroactive benefits for up to three calendar months prior to application, if the individual meets all SMB eligibility requirements in the retroactive period. Coverage must begin on the first day of the month. Individuals who qualify for SMB will not receive a Medicaid card.

## Qualified Individuals – 1 (QI-1)

This allows those eligible for payment of their Medicare part B premiums only. QI-1 participants are eligible for retroactive benefits for up to three calendar months prior to application if the individual meets all eligibility requirements. Coverage must begin on the first day of the month. Retroactive coverage cannot begin before January 1 of the current calendar year. QI-1 participants will not receive a Medicaid card.

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# Medicare Savings Programs Comparison Chart

	<b>ARSeniors</b>	<b>QMB</b>	<b>SMB</b>	<b>QI-1</b>
<b>Benefits</b>	Full range of Medicaid benefits	Pays Medicare premium, deductible and coinsurance	Pays Part B premium	Pays Part B premium
<b>Categorical</b>	Aged only	Aged, blind or disabled	Aged, blind or disabled	Aged, blind or disabled
<b>Income Limits</b>	Equal to or below 80% of FPL*	100% of FPL	Between 100% and 120% of FPL	At least 120% but less than 135% of FPL
<b>Certified in other categories at the same time?</b>	No	Yes	Yes	No
<b>Medicare Requirements</b>	Must receive Medicare if Entitled	Entitled to or conditionally eligible for Medicare Part A	Entitled and actually receiving Medicare Part A and Part B	Entitled and actually receiving Medicare Part A and Part B
<b>Resource Limit</b>	Individual - \$7,280 Couple - \$10,930	Individual - \$7,280 Couple - \$10,930	Individual - \$7,280 Couple - \$10,930	Individual - \$7,280 Couple - \$10,930

**\*FPL – Federal Poverty Level**