

QMB - Qualified Medicare Beneficiary Program in Florida

Qualified Medicare Beneficiary (“QMB”) is one class of Medicaid, referred to as [Medicare Savings Programs](#). These programs exist around the country. About 7.8 Million Americans are enrolled in a QMB program according to CMS. But qualification standards can differ between states and so this info sheet is limited to Florida’s QMB Medicaid program.

Qualified Medicare Beneficiary enrollees have no obligation to pay Medicare deductibles, coinsurance or copays (rather the Florida Medicaid program will pay these costs). QMB is also designed to help reduce the cost of prescription medications.

Because these costs are generally covered in a skilled nursing home setting, QMB applicants are almost always those on Medicare who live at home, in an independent living community or assisted living facility (ALF).

QMB - Helps Pay for Prescriptions and Co-Pays

Those enrolled in the Qualified Medicare Beneficiary (QMB) program will get their Medicare Part D premium reduced or covered completely through the LIS/Extra Help Medicaid Program. This will result in most medication costs (all prescriptions that are Medicare approved) requiring a co-pay of zero or \$10.00.

In addition, Qualified Medicare Beneficiary enrollees will not have to pay co-pays or co-insurance when they seek treatment from a Medicare medical provider.

While Medicaid Waiver programs also include the benefits associated with QMB. QMB has the additional benefit of no waitlist.

QMB Also Gives You Extra Money

QMB recipients not only benefit from drastically reduced (or sometimes eliminated) prescription drug coverage, in addition to not having to pay a co-pay or co-insurance with doctor visits, but QMB also pays for the Medicare Part B premiums (that are currently automatically deducted from social security retirement income). That means that most Floridians will see an extra \$148.50 (the



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typical Medicare Part B premium in 2021) deposited into their bank account each month.

Between saving money (by not having to pay co-pays) and literally receiving extra cash in their pocket (by not having Medicare premiums automatically deducted from their social-security income), QMB makes a significant difference in my clients' lives.

QMB Qualification Standards

Florida's QMB Eligibility includes the following income and asset criteria (as of January 1, 2021):

- Assets: Less than \$7,970.00 for a single individual (\$11,960.00 for a married couple)
- Income: must earn less than \$1,078.00/mo from all income sources combined for a single individual (\$1,456.00/mo for a married couple).

We work with those Floridians who do not immediately qualify for the Qualified Medicare Beneficiary program (because of their income or assets).

Our experienced Medicaid-planning lawyers can provide legal and ethical ways to protect your income and assets to qualify for QMB in Florida.

We can also apply for QMB in addition to Medicaid Waiver (for those who need help paying for home health care or ALF care) so our clients can receive benefits while on the Florida Medicaid Waiver waitlist.



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