

QMB BENEFITS GUIDE

The pamphlet IM-4 (QMB) provides general information regarding benefits covered under the QMB program. This guide is intended to supplement that information for use by the worker. This guide explains which services are covered by QMB only, which are covered by Medicaid only, and which are covered by both. If the **worker** is unable to determine if a specific service is covered by QMB, the **worker** may call the Division of Medical Services' Provider Relations Unit at 1-800-391-0938. **Do not give this number to claimants.**

Note the following differences between QMB and regular Medicaid.

QMB pays...

Coinsurance and deductibles for **all** Medicare covered services.

The full charge for a Medicare covered service only if the individual's deductible is not yet met.

As the secondary payer only. Medicare is always billed first.

Medicaid pays...

Coinsurance and deductibles for Medicare covered services to Medicaid providers.

The full charge for Medicaid services not covered by Medicare.

As the primary payer if no other coverage is available.

The following charts may be used to help explain benefits to the claimant and to determine what expenses to allow toward Medical Assistance spenddown for individuals who are currently receiving QMB benefits.

The first two charts show general Medicare services and the corresponding coinsurance and deductibles for 2002 for Part A and Part B. The charts show who is responsible for payment for each type of services. For the services listed, only those charges in the "Claimant Pays" column are allowable toward meeting Medical Assistance spenddown for a QMB recipient.

The second chart shows which types of providers are paid by Medicaid, which are paid by QMB, and which are paid by both. Some provider information on the listings is qualified by statements regarding specific services for which payment can be made. On this chart, allow toward MA spenddown for a QMB recipient expenses for services from providers paid by Medicaid only. (Do not count toward MA spenddown charges for those specific services identified as covered by QMB)