

9.12 QUALIFIED MEDICARE BENEFICIARIES (QMB), SPECIFIED LOW-INCOME MEDICARE BENEFICIARIES (SLIMB), and QUALIFIED INDIVIDUALS (QI-1)

A. THE ASSISTANCE GROUP (AG)

NOTE: Both members of a couple must receive the same level of coverage, QMB, SLIMB or QI-1.

1. Who Must Be Included

The individual or couple, eligible for QMB, SLIMB or QI-1 must be included in the AG.

2. Who Cannot Be Included

Only the individual or couple who is eligible for QMB, SLIMB or QI-1 is included in the AG.

B. THE INCOME GROUP (IG)

1. Eligible Individual With No Spouse

Count only the individual's income.

2. Eligible Couple

Count the couple's income.

3. Eligible Individual With Ineligible Spouse

Consider the income of the ineligible spouse to determine if it must be deemed. See Chapter 10 for how to determine if the spouse's income is deemed.

4. Eligible Individual In A Nursing Facility or ICF/MR With Eligible/Ineligible Spouse

Count only the individual income. This applies when the spouse is in the community, in a nursing facility, or in an ICF/MR.

C. THE NEEDS GROUP (NG)

1. Individual With No Spouse

The income limit for a single individual is used.

2. Eligible Couple

The income limit for a couple is used.

3. Eligible Individual With Ineligible Spouse, No Income Deemed

The income limit for a single individual is used.

4. Eligible Individual With Ineligible Spouse, Income Deemed

The income limit for a couple is used.

5. Eligible Individual In A Nursing Facility or ICF/MR with Eligible/Ineligible Spouse

The income limit for a single individual is used. This applies when the spouse is in the community or in a nursing facility or ICF/MR.