

10.16 MEDICAID FOR QUALIFIED MEDICARE BENEFICIARY (QMB), SPECIFIED LOW-INCOME MEDICARE BENEFICIARY (SLIMB), QUALIFYING INDIVIDUALS (QI-1) (Categorically Needy, Mandatory)

NOTE: The spenddown provision does not apply.

A. INCOME DISREGARDS AND DEDUCTIONS

See Section 10.22 for SSI disregards and deductions which are used for these coverage groups.

NOTE: Recipients of federal benefits such as RSDI may receive periodic cost-of-living increases (COLA's). For QMB, SLIMB and QI-1, the RSDI COLA'S are disregarded in determining income eligibility for January and any subsequent months prior to the effective month of the state's FPL updates for the year. RSDI/SSI increases are handled in accordance with instructions in Chapter 2, Appendix B and C.

B. DETERMINING ELIGIBILITY

Countable income is determined by subtracting any allowable disregards and deductions from the total non-excluded gross income. Deemed income is addressed in Special Situations below.

Countable income is determined as follows:

- Step 1: Determine the total non-excluded gross unearned income and subtract the appropriate disregards. See Section 10.22,B.
- Step 2: Determine the total non-excluded gross earned income. See Section 10.22.
- Step 3: Add unearned income from Step 1 above.
- Step 4: Subtract the amount of income diverted to a PASS account and the Death Benefit deduction.

The result is the total monthly countable income.

Income

Step 5: Compare the amount in Step 4 to the QMB, SLIMB or QI-1 income levels for the appropriate number of persons. See item C,4 below. If the amount is less than or equal to the QMB, SLIMB or QI-1 income levels, the client(s) is eligible.

Eligibility for these coverage groups is determined as follows.

QMB - Income is less than or equal to 100% FPL.

SLIMB - Income is greater than 100% FPL, but less than or equal to 120% FPL.

QI-1 - Income is greater than 120% FPL, but less than or equal to 135% FPL.

SEE APPENDIX A.

C. SPECIAL SITUATIONS

1. Self-Employment

Gross profit is determined the same way it is for AFDC-Related Medicaid. See Section 10.21. After gross profit is determined, it is treated as SSI-Related earned income.

2. Annual Contract Employment

Annual contract employment is treated the same way it is for AFDC-Related Medicaid. See Section 10.21.

3. Educational Income

Educational income is treated the same way it is for AFDC-Related Medicaid. See Section 10.21.

4. Deeming

See Section 10.22 for SSI deeming procedures.

5. Strikers

The presence of a striker has no bearing on QMB, SLIMB or QI-1 eligibility.

6. Irregular Income

Regardless of the source, irregular income is excluded because it cannot be anticipated.

Income

7. Lump Sum Payments

Lump sum payments are counted as unearned income in the month received.

8. Withheld Income

Withheld income is treated the same way it is for SSI-Related Medicaid. See Section 10.22.

9. Funds Diverted To A PASS

Funds diverted to a PASS account are excluded.

10. Unstated Income

There is no provision that allows for counting unstated income.

11. Spenddown

There is no spenddown provision.

12. Unavailable Income

Income intended for the client, but received by another person with whom he does not live, when the individual receiving this income refuses to make it available, is excluded.

13. Income Received For A Non-Income Group Member

Income received by a member of the Income Group, which is intended and used for the care and maintenance of an individual whose income is not used in determining the eligibility of the payee's AG, is excluded as income.

14. Income Received From Military Personnel Deployed to a Designated Combat Zone

There is no provision for excluding income received as a result of service in a designated combat zone.