

## DEPARTMENT OF HEALTH SERVICES

714/744 P STREET

P.O. BOX 942732

SACRAMENTO, CA 94234-7320



March 20, 1992

TO: All County Welfare Directors  
All County Administrative Officers  
All County Program Specialists/Liaison

Letter No.: 92-20

SUBJECT: QMB Outreach

REFERENCE: 91-09, 91-62, 91-118, 91-120

This is to inform you of various outreach programs to provide low income disabled and seniors with information about the Qualified Medicare Beneficiary (QMB) program as a result of June 1991 report, "The Secret Benefits: The Failure to Provide the Medicare Buy-in to Poor Seniors" released by Families, USA.

We were informed in February that on January 3, 1992, the Social Security Administration (SSA) sent a stuffer to SSA recipients with their SSA checks providing information about the Qualified Medicare Beneficiary (QMB) program. This stuffer instructed the recipient to contact the State or local medical assistance, social service office, or welfare office.

In February, the State Department of Health Services (DHS) sent a QMB mailer to approximately 100,000 SSI/SSP recipients who have no Medicare Part A or who purchase it. A copy of this notice was enclosed in All County Welfare Director's Letter No. 91-118.

SSA recently sent DHS a tape containing 17,500 potential QMBs who have enrolled in "conditional" Medicare Part A. Most of these individuals are California SSI/SSP recipients who have not contacted the counties for a QMB determination. We are considering sending them a mailer informing them to contact their local county welfare department.

In late March, the Health Care Financing Administration (HCFA) plans to distribute a QMB brochure (see enclosed) through organizations serving senior citizens. This brochure is intended to reach all 30 million elderly Medicare beneficiaries nationwide who may be entitled to benefits. The 1992 General Enrollment Period deadline is March 31, 1992; therefore, those individuals not already enrolled in Medicare Part A may not benefit from the outreach campaign.

All County Welfare Directors  
All County Administrative Officers  
All County Program Specialists/Liaison  
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The brochure will contain a national 800 phone number for these potential QMBS to call for initial information. The potential QMB then will be referred to a state or local number. Counties were previously requested to provide a name, address, and phone number of a contact person for this QMB brochure. Please review the enclosed list for accuracy.

If you have any corrections or questions, please contact Marge Buzdas at (916) 657-0726.

Sincerely,

ORIGINAL SIGNED BY

Frank S. Martucci, Chief  
Medi-Cal Eligibility Branch

Enclosures

## QUALIFIED MEDICARE BENEFICIARY (QMB) CONTACT LIST

- |    |  |    |  |
|----|--|----|--|
| 01 | ALAMEDA COUNTY<br>Social Services Agency<br>Don Sandri<br>401 Broadway-3rd Floor<br>Oakland, CA 94607<br>(510) 670-6261                      | 09 | EL DORADO COUNTY<br>Welfare Department<br>Mary Peterson<br>2929 Grandview St<br>P. O. Box 1637<br>Placerville, CA 95667<br>(916) 621-6376  |
| 02 | ALPINE COUNTY<br>Dept. of Social Services<br>Lorraine Lake<br>14810 Highway 89, P. O. Box 277<br>Markleeville, CA 96120<br>(916) 694-2235    | 10 | FRESNO COUNTY<br>Dept. of Social Services<br>Johnnie Belford<br>(209) 453-4779 or<br>Gayle DeLateur<br>(209) 453-6469<br>4449 E. Kings Canyon<br>P.O. Box 1912<br>Fresno, CA 93750 |
| 03 | AMADOR COUNTY<br>Dept. of Social Services<br>Emily Daniel<br>125 Academy Drive<br>Sutter Creek, CA 95685<br>(209) 223-6550                   | 11 | GLENN COUNTY<br>Dept. of Social Services<br>Patti Blakeman<br>135 No. Enright<br>P.O. Box 611<br>Willows, CA 95988<br>(916) 934-6514   |
| 04 | BUTTE COUNTY<br>Dept. of Social Welfare<br>Brenda Pilgram<br>42 County Center Drive<br>P.O. Box 1649<br>Oroville, CA 95965<br>(916) 538-2071 | 12 | HUMBOLDT COUNTY<br>Dept. of Social Services<br>Patti Fisher<br>929 Koster Street<br>Eureka, CA 95501<br>(707) 445-6028   |
| 05 | CALAVERAS COUNTY<br>Welfare Department<br>Carol Allen<br>Govt. Center, Mtn. Ranch Rd.<br>San Andreas, CA 95249<br>(209) 754-6444             | 13 | IMPERIAL COUNTY<br>Department of Social Services<br>Debbie Nolta<br>P. O. Box 930<br>El Centro, CA 92244<br>(619) 353-1400 Ext. 690  |
| 06 | COLUSA COUNTY<br>Dept. of Social Welfare<br>Nancy Montgomery<br>251 E. Webster<br>P. O. Box 370<br>Colusa, CA 95932<br>(916) 458-4985        | 14 | INYO COUNTY<br>Dept. of Social Services<br>Darlene Landis<br>162A Grove Street<br>Bishop, CA 93514<br>(619) 872-1394   |
| 07 | CONTRA COSTA<br>Social Services Dept.<br>Arlene James<br>40 Douglas Drive<br>Martinez, CA 94553<br>(510) 313-1547                            | 15 | KERN COUNTY<br>Dept. of Human Services<br>Karyn Bostick<br>100 E. California Ave.<br>Bakersfield, CA 93307<br>(805) 631-6186   |
| 08 | DEL NORTE COUNTY<br>Welfare Department<br>Teri Husberg<br>981 H Street<br>Crescent City, CA 95531<br>(707) 464-3191                          | 16 | KINGS COUNTY<br>Human Services Agency<br>Dena Borba  |

- 1200 South Drive  
Hanford, CA 93230  
(209) 582-3241 Ext. 2317
- 17 LAKE COUNTY  
Dept. of Social Services  
Sheila Haas  
1220 Martin Street  
P.O. Box 190  
(707) 995-3422  
Lakeport, CA 95453
- 18 LASSEN COUNTY  
Dept. of Social Welfare  
Nellie Guinn  
720 Richmond Road  
P. O. Box 1359  
Susanville, CA 96130  
(916) 257-8311 Ext. 157
- 19 LOS ANGELES COUNTY  
Dept. of Public Social Services  
General Information Number  
P. O. Box 5493  
El Monte, CA 91731  
(818) 572-5851
- 20 MADERA COUNTY  
Dept. of Public Welfare  
Nancy Brice  
629 E. Yosemite  
P. O. Box 569  
Madera, CA 93638  
(209) 675-7841
- 21 MARIN COUNTY  
Dept. of Health & Human Services  
Jenny Santellan  
3501 Civic Center Br.  
P. O. 4160  
San Rafael, CA 94913  
(415) 499-7089
- 22 MARIPOSA COUNTY  
Debbie Smith  
Dept. of Human Services  
Social Services Division  
5186 Highway 49 North  
P. O. Box 7  
Mariposa, CA 95338  
(209) 966-3609
- 23 MENDOCINO COUNTY  
Dept. of Social Services  
Nancy Naumann  
747 South State Street  
P. O. Box 1060  
Ukiah, CA 95482  
(707) 463-2437 Ext. 173
- 24 MERCED COUNTY  
Human Services Agency  
Edith Rodriguez  
P. O. 112  
Merced, CA 95641  
(209) 385-3000 Ext. 5496
- 25 MODOC COUNTY  
Dept. of Social Services  
Pat Wood  
120 North Main Street  
Alturas, CA 96101  
(916) 233-3939 Ext. 501
- 26 MONO COUNTY  
Dept. of Social Welfare  
Frances Thompson  
Emigrant Street  
Bridgeport, CA 93517  
(619) 932-7291
- 27 MONTEREY COUNTY  
Dept. of Social Services  
General Information Number  
1000 S. Main Street, Suite 208  
Salinas, CA 93901  
(408) 755-8500
- 28 NAPA COUNTY  
Dept. of Social Services  
Beverly Peterson  
2344 Old Sonoma Road  
P. O. Box 329  
Napa, CA 94559-0329  
(707) 253-4379
- 29 NEVADA COUNTY  
Dept. of Public Social Services  
Cynthia Bryan  
950 Maidu Ave  
P. O. Box 1210  
Nevada City, CA 95959  
(916) 265-1340
- 30 ORANGE COUNTY  
Social Services Agency  
Medi-Cal Officer of the Day  
1055 North Main Street. Rm 600  
Santa Ana, CA 92701  
(714) 939-4000
- 31 PLACER COUNTY  
County Welfare Dept.  
General Information Number  
11519 B Avenue  
Auburn, CA 95603  
(916) 889-7610

32	<p>PLUMAS COUNTY  Dept. of Social Services  Carol Roberts  270 County Hospital Road  P. O. Box 360  Quincy, CA 95971  (916) 283-6350</p>	<p>333 E. Washington  P. O. Box 201056  Stockton, CA 95201  (209) 468-1696</p>
33	<p>RIVERSIDE COUNTY  Dept. of Public Social Services  Gloria Moore  4060 County Circle Drive  P. O. Box 7789  Riverside, CA 92513  (714) 358-3262</p>	<p>40 SAN LUIS OBISPO COUNTY  Dept. of Social Services  Holly Feather  3220 S. Higuera Street  P. O. Box 8119  San Luis Obispo, CA 93403-8119  (805) 549-4166</p>
34	<p>SACRAMENTO COUNTY  Dept. of Social Services  Kathy Seattris- A920  1725 28th Street  Sacramento, CA 95816  (916) 732-9376</p>	<p>41 SAN MATEO COUNTY  Dept. of Social Services  Jamie Buckmaster  400 Harbor Blvd., Bldg. B  Belmont, CA 94002  (415) 595-7566</p>
35	<p>SAN BENITO COUNTY  Human Services Agency  Alma Villasana  380 San Benito Street  Hollister, CA 95023  (408) 637-5336</p>	<p>42 SANTA BARBARA COUNTY  Dept. of Social Services  Allegra Shiner  234 Camino Del Remedio  Santa Barbara, CA 93110  (805) 346-7103</p>
36	<p>SAN BERNARDINO COUNTY  Dept. of Public Social Services  General Information Number  468 W. 5th Street, 2nd Floor, #420  San Bernardino, CA 92401  Call local Dept. of Social Services</p>	<p>43 SANTA CLARA COUNTY  Social Services Agency  Terri Perez  1670 Los Plumas Ave., Suite H  San Jose, CA 95110  (408) 299-7695</p>
37	<p>SAN DIEGO COUNTY  Dept. of Social Services  QMB Specialist  7947 Mission Center Court  San Diego, CA 92101  (619) 531-5814</p>	<p>44 SANTA CRUZ COUNTY  Human Resources Agency  Nan Toy  1020 Emeline St  P. O. Box 1320  Santa Cruz, CA 95060  (408) 425-2521</p>
38	<p>SAN FRANCISCO COUNTY  General Information Number  Dept. of Social Services  P. O. Box 7988  San Francisco, CA 94120  (415) 557-6050</p>	<p>46 SHASTA COUNTY  Dept. of Social Services  Karen Boyer  2460 Breslauer Way  P. O. Box 6005  Redding, CA 96049  (916) 225-5794</p>
39	<p>SAN JOAQUIN COUNTY  Dept. of Public Assistance  Linda Calvert</p>	<p>46 SIERRA COUNTY  Human Services  Lori Wright  195 Front Street  P. O. Box 1019  Loyalton, CA 96118  (916) 993-6720</p>

- 47 SISKIYOU COUNTY  
Welfare Dept.  
Maureen Olson  
Court House, Room #4  
Yreka, CA 96097  
(916) 842-4471
- 48 SOLANO COUNTY  
Public Welfare Dept.  
For Vallejo & Benica:  
355 Tuolumne Street  
Vallejo, CA 94590  
(707) 553-5359  
For all other cities:  
240 Travis Court  
Suisun, Ca 94585  
(707) 421-7700
- 49 SONOMA COUNTY  
Social Services Dept.  
George Alberigi  
2550 Paulin Drive  
P. O. Box 1539  
Santa Rosa, CA 95402  
(707) 527-2139
- 50 STANISLAUS COUNTY  
Dept. of Social Services  
Dan Sandoval  
P. O. Box 42  
Modesto, CA 95353  
(209) 525-6664
- 51 SUTTER COUNTY  
Welfare & Social Services  
Pat Evans  
190 Garden Highway  
P. O. Box 1535  
Yuba City, CA 95992-1535  
(916) 741-7230
- 52 TEHAMA COUNTY  
Dept. of Social Welfare  
Bonnie Davis  
1135 Lincoln  
P. O. Box 1515  
Red Bluff, CA 96080  
(916) 527-1911
- 53 TRINITY COUNTY  
Welfare Dept.  
Terry Wilson  
101 Court Street/Hwy 299  
P. O. Box 218  
Weaverville, CA 96093  
(916) 623-1266
- 54 TULARE COUNTY  
Dept. of Public Social Services  
General Information Numbers  
100 East Center, P. O. Box 671  
Visalia, CA 93279  
(209) 733-6000  
  
75 West Olive Avenue, P.O. Box 1269  
Porterville  
(209) 782-4750  
  
458 East O'Neal Ave., P.O. Box 1375  
Tulare, CA 93275  
(209) 685-2600  
  
148 South L Street, P.O. Box 985  
Dinuba, Ca 93618  
(209) 591-5804  
  
900 North Sequoia  
P.O. Box 670  
Lindsay, CA 93247  
(209) 562-1377
- 55 TUOLUMNE COUNTY  
County Welfare Dept.  
Robert Maige  
20075 Cedar Road North  
Sonora, CA 95370  
(209) 533-5746
- 56 VENTURA COUNTY  
Public Social Services Agency  
General Information Number  
1400 Vanguard Drive, Second Floor  
Oxnard, CA 93033  
(805) 385-8587
- 57 YOLO COUNTY  
Dept. of Social Services  
Patti Larsen  
922 Sacramento Ave.  
West Sacramento, CA 95691  
(916) 372-2000 Ext. 9708
- 58 YUBA COUNTY  
County Welfare Dept.  
General Information Number  
6000 Lindhurst Ave., #504  
P. O. Box 2320  
Marysville, CA 95901  
(916) 741-6311

# HCFA



Department of  
Health & Human  
Services

## FACT SHEET

Health Care  
Financing  
Administration

### QUALIFIED MEDICARE BENEFICIARY PROGRAM

#### The Law

The Qualified Medicare Beneficiary (QMB) Program was enacted as a mandatory program by Congress as part of the Medicare Catastrophic Coverage Act of 1988. Although the Act was later repealed, the QMB Program was retained and is codified in the Social Security Act as Section 1902(a)(10)(E) and Section 1905(p).

#### Medicare and the QMB Program

The Medicare program is a Federal health insurance program for people 65 or older and certain younger disabled people. It has two parts—Hospital Insurance (Part A) and Supplementary Medical Insurance (Part B). Beneficiaries are responsible for premiums, deductibles and copayments. Under the QMB Program, State Medicaid programs are required to pay these cost-sharing expenses for certain elderly and disabled persons with low-incomes and very limited assets.

#### Qualifications

Generally, to qualify for the QMB program in 1992 an individual must:

- be entitled to Medicare Hospital Insurance (Part A);
- have an annual income at or below the national poverty guidelines of \$6,810 (\$9,190 for a couple), except in Alaska and Hawaii. The limits for Alaska are \$8,500 for one person and \$11,480 for a couple. The limits for Hawaii are \$7,830 for one person and \$10,570 for a couple. Income includes Social Security benefits, pensions and wages. Interest payments and dividends can also count as income.
- not have resources such as bank accounts, stocks, and bonds, in excess of \$4,000 for one person or \$6,000 for a couple. When resources are considered, a personal home, one automobile, burial plots, home furnishings, personal jewelry and life insurance usually are not counted.

#### Filing An Application

Individuals who think they qualify for assistance under the QMB program should file an application for Medicaid at a State, county or municipal office—not a Federal office—that serves people on Medicaid. Those who think they might qualify for assistance but do not have Medicare Part A, should also contact a Social Security Administration office and inquire about filing an application for Part A. The respective States make the final determination as to who qualifies and will receive assistance under the QMB program. Applicants who are rejected have a right to appeal and are guaranteed a hearing.

## **State Medicaid Office Telephone Numbers**

Persons who need the telephone number for their State Medicaid office can call 1-800-638-6833. This is a hotline maintained by the Health Care Financing Administration (HCFA) to provide the public with information about the Medicare program. HCFA administers the Medicare program and the Federal portion of the Medicaid program.

## **Medicare Expenses Covered by the QMB Program**

Beneficiaries who qualify for the QMB program do not have to pay the following Medicare expenses:

- The Medicare Hospital Insurance (Part A) monthly premium if one is required. The monthly premium is \$192 per month in 1992. Most people are entitled to Part A based on their or their spouse's employment and do not have to pay the premium. Individuals must pay for Part A if they or their spouse did not work in Medicare-covered employment or did not work long enough (generally 10 years) to get premium-free benefits. Among other things, Part A pays for care in a hospital and skilled nursing facility. It does not pay doctor bills.
- The Part A deductible, which is \$652 per benefit period in 1992. The deductible is an amount a beneficiary must pay before Medicare starts paying. Medicare pays all other hospital costs for the first 60 days of each benefit period.
- The Part A daily coinsurance amount for hospital stays lasting more than 60 days. The daily coinsurance amount in 1992 is \$163 for days 61 through 90 and \$326 for each of the 60 lifetime reserve days a beneficiary uses when more than 90 days of hospital care are needed in a benefit period.
- The Part A daily coinsurance amount for covered care in a skilled nursing facility. The daily coinsurance amount in 1992 is \$81.50 for days 21 through 100 in each benefit period. The first 20 days of covered care in each benefit period are fully covered by Medicare.
- The Medicare Medical Insurance (Part B) monthly premium of \$31.80 in 1992. Part B helps pay for the services of doctors, other health care providers, and various medical services and supplies not covered by Part A.
- The Part B annual deductible of \$100.
- The Part B coinsurance for all physician and other Part B charges above the \$100 annual deductible. Coinsurance is the share of doctor and other medical bills that Medicare beneficiaries are required to pay. It is usually 20% of the Medicare approved amount for a service.



deductible. The deductible, \$652 per benefit period in 1992, is an amount Medicare beneficiaries must pay before Medicare starts paying. Medicare pays all other hospital costs for the first 60 days of each benefit period.

- You will not have to pay the Part A daily coinsurance amount for hospital stays lasting more than 60 days. The daily coinsurance amount in 1992 is \$163 for days 61 through 90 and \$326 for each of your 60 lifetime reserve days you use when more than 90 days of hospital care are needed in a benefit period.
- You will not have to pay the Part A daily coinsurance amount for covered care in a skilled nursing facility. The daily coinsurance amount in 1992 is \$81.50 for days 21 through 100 in each benefit period. The first 20 days of covered care in each benefit period are fully covered by Medicare.
- You will not have to pay the Medicare Medical Insurance (Part B) monthly premium. The premium is \$31.80 per month in 1992. Part B helps pay for the services of doctors, other health care providers, and various medical services and supplies not covered by Part A.
- You will not have to pay the Part B annual deductible of \$100.
- You will not have to pay the Part B coinsurance for all physician and other Part B charges above the \$100 annual deductible. Coinsurance is the share of doctor and other medical bills that Medicare beneficiaries are required to pay. It is usually 20% of the Medicare approved amount for a service.

#### Getting help

If you apply for assistance under the QMB program and are turned down, you have a right to appeal and are guaranteed a hearing. You file an appeal at the place you first applied. If you need assistance or advice, you may want to contact your State Agency on Aging. Assistance also may be available from the Legal Aid or Legal Services office in your State. These offices serve people below the poverty line who need legal help. The service is free to those who qualify. The telephone numbers for all State offices can be found in the telephone directory under "State Government." Again, if you need the telephone number for your State Medicaid office, call:

1-800-638-6833

#### For further information

For more information about the Medicare program, please refer to *The Medicare Handbook*. Free copies are available from any Social Security office.



U.S. DEPARTMENT OF HEALTH  
AND HUMAN SERVICES  
Health Care Financing Administration  
Publication No. HCFA 02179

# Medicare

## SAVINGS FOR QUALIFIED BENEFICIARIES

## Medicare savings for you

If you are elderly and poor or disabled and poor, the State might pay some or all of your Medicare expenses.

Federal law requires that State Medicaid programs pay Medicare costs for certain elderly and disabled persons with low-incomes and very limited assets. You might qualify for this assistance even if you did not work long enough to be covered by Medicare.

What this means is that you may not have to pay any money out of your own pocket for Medicare's premiums, deductibles and coinsurance. You could save hundreds, if not thousands, of dollars each year.

## How do I qualify?

The rules for this financial assistance may vary from State to State but, in general terms, you must meet the following requirements to qualify:

- You must be entitled to Medicare Hospital Insurance (Part A).
- Your annual income must be at or below the national poverty guidelines of \$6,810 for one person or \$9,190 for a couple (except for Alaska and Hawaii). This is an average of \$567.50 per month for one person or \$765.84 per month for a couple. If you live in Alaska, the limits are \$8,500 for one person and \$11,480 for a couple. The limits for Hawaii are \$7,830 for one person and \$10,570 for a couple. Income includes Social Security benefits, pensions and wages. Interest payments and dividends can also count as income.

- Your resources—such as bank accounts, stocks, and bonds, cannot exceed \$4,000 for one person or \$6,000 for a couple. Some things—like the home you live in, one automobile, burial plots, home furnishings, personal jewelry and life insurance—usually don't count as resources.

## Where should I apply?

If you think you qualify for this assistance, you should file an application for Medicaid at a State or local office—not a Federal office—that serves people on Medicaid. If you need the telephone number for your State Medicaid office, call 1-800-638-6833. Give the operator the name of your State and explain that you want the Medicaid telephone number so you can get information about the "Qualified Medicare Beneficiary" program. That office or any other office closer to your home that takes Medicaid applications can help you. If you think you qualify for this assistance but do not have Medicare Part A, you should also contact a Social Security Administration office. You may need to file an application for Part A.

## What do I ask for?

When you contact the State or local Medicaid office, ask about the Qualified Medicare Beneficiary program or the "Medicare Buy-In" program. It is also sometimes called the "QMB" program for short. Explain that you think you qualify for help in paying your Medicare costs and you want to know when and where you can file a Medicaid application.

## What should I bring with me?

When you file an application with a State or local Medicaid office, be prepared to answer questions about your income and property holdings. After filing the application, you may be required to go through a face-to-face interview with a Medicaid caseworker. At that time, you will be asked questions about your application. You will be expected to have copies of documents like bank statements, property deeds, and insurance policies that show the value of the resources you own. Verification of your income and assets will be important in determining your eligibility for the QMB program.

## Medicare costs you will not have to pay

If you qualify for the QMB program, all of your Medicare expenses will be covered. This means:

- You will not have to pay the Medicare Hospital Insurance (Part A) monthly premium if one is required. The Part A monthly premium in 1992 is \$192. Most people are entitled to Part A based on their or their spouse's employment and do not have to pay the premium. You must pay for Part A if you or your spouse did not work in Medicare-covered employment or did not work long enough (generally 10 years) to get premium-free benefits. Among other things, Part A pays for care in a hospital and skilled nursing facility. It does not pay doctor bills.