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.

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 Medicaid. See Section 10.7. 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 Medicaid. See Section 10.7.

3. Educational Income

Educational income is treated the same way it is for AFDC Medicaid. See Section 10.7.

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.