

## 2145 - QUALIFYING INDIVIDUALS - 1

<b>POLICY STATEMENT</b>	Qualifying Individuals – 1 (QI-1) is a Q Track class of assistance (COA) that pays the monthly premium for Medicare supplemental Medical Insurance (Part B) for individuals who meet financial criteria based on a percentage of the Federal Poverty Level (FPL). Eligibility criteria are identical to SLMB except that the coverage is time limited depending on available State funds and the income limit is higher than the SLMB limit.
<b>BASIC CONSIDERATIONS</b>	<p>To be eligible under this COA, an A/R must meet the following conditions:</p> <ul style="list-style-type: none"> <li>• The A/R is entitled to Part A Medicare coverage.</li> <li>• The A/R meets all basic eligibility criteria.</li> </ul> <p><b>NOTE:</b> Since QI-1 recipients receive Medicare, they are exempt from the citizenship verification requirement. Citizenship was verified by SSA prior to awarding Medicare. The Declaration of Citizenship form is still required.</p> <p><b>EXCEPTION:</b> Application for Other Benefits, Third Party assignment, Length of Stay (LOS) and Level of Care (LOC) are not requirements under this COA.</p> <ul style="list-style-type: none"> <li>• The A/R has countable resources of less than or equal to the current QMB/SLMB/QI-1 resource limit.</li> <li>• The A/R has countable net income of less than QI-1 income limit but greater than the SLMB income limit.</li> </ul> <p>QI-1 pays only the monthly premium for Part B Medicare for the QI-1 eligible individual.</p> <p>Retroactive coverage (three months prior and intervening months) is allowed under this COA. QI-1 eligibility cannot pre-date January 1998.</p> <p>The QI-1 income limit is based on the Federal Poverty Limit (FPL). The FPL/QI-1 income limit is subject to change between February and April of each year. Therefore, the annual January RSDI COLAs are disregarded in determining QI-1 eligibility until the effective month of the new QI-1 income limit.</p> <p>In-kind support and maintenance (ISM) is <b>NOT</b> considered in determining QI-1 eligibility.</p> <p><b>NOTE:</b> The Standard of Promptness for processing a QI-1 application is 10 working days from the date of receipt of the application.</p>

**SPECIAL  
CONSIDERATIONS**

The 1999 Government Performance Results Act simplified the policy and procedures for this COA, and has changed the application process. In addition to applying at the county office, an A/R may apply with the local Community Health Center or with HICARE on a simplified application form, DCH 700, Medicare Savings for Individuals. (County DFCS shall also use Form 700 for initial applications and annual reviews. It is available from Central Supply.)

The local Community Health Center and HICARE will forward all applications to DMA, who will forward the applications to the appropriate county departments. The application date is the date stamped as received by DMA.

**PROCEDURES**

Follow the steps below to determine QI-1 eligibility.

**Step 1** Accept the A/R's QI-1 application. Since this is a time limited program, it is important to take and process applications in chronological order.

**Step 2** Contact the A/R by telephone only if information provided on the application is not sufficient to process the case.

**NOTE: A face-to-face contact and office interview is not required at initial application or annual redetermination.**

**Step 3** Verify Part A Medicare entitlement by one of the following:

- client statement, if copy of card or other written verification is not provided or available
- a RSDI Award Letter
- a Medicare card
- BENDEX under Clearinghouse on the system
- an MBR Query Card
- notification from a local SSA office.

**NOTE:** If the A/R has not been approved for Part A Medicare but is entitled to free Part A, obtain notification from SSA and process QI-1 as though the A/R is currently covered by part A Medicare. (If an A/R is required to pay a premium to receive Part A Medicare, they are not considered entitled for purposes of eligibility for QI-1.)

**PROCEDURES**  
(cont.)

**Step 4** Determine all basic eligibility criteria except LOS, LOC and Application for Other Benefits. Accept A/R's statement regarding residency. Refer to Chapter 2200, Basic Eligibility Criteria.

**NOTE:** To fulfill the TPR requirement on a QI-1 applicant who has a TPR, copy the application and send to DMA only if the QI-1 applicant becomes Medicaid eligible under another COA.

**Step 5** Determine financial eligibility using the QI-1 income and resource limits. Refer to Chapter 2500, ABD Financial Responsibility and Budgeting, to determine the following:

- whose income and resources to consider
- which QI-1 income and resource limit (individual or couple) to use
- which eligibility budget to complete.

**NOTE: Effective July 1, 2016,** the DCH adopted SSA's Low Income Subsidy definition for "family of the size involved" for the **QI1 Class of Assistance only**. This means we will use the couple income and resource limit for the individual and the individual's spouse, whether or not the spouse is applying (Medicare Eligible) for the QI1 MSP. We will continue to follow the approach of the SSI program under which either the standard for an individual or the standard for a couple will be used for the QMB and SLMB Medicare Savings Programs.

The Social Security number of a spouse who is not applying for benefits is **not** required to process an application unless eligibility cannot be established without it.

**NOTE: For all applications and annual redeterminations: The A/R's statement of income and resources provided on the application/review form is acceptable verification.** No further verification is required unless questionable. If BENDEX/SDX or other information known to the agency indicates an amount different from the A/R's statement and is determined to be current, use this amount over the A/R's statement.

**EXCEPTION: If a Medicare eligible couple both apply for a Q Track COA and they are income ineligible as a couple for all Q Track COA, calculate their eligibility as individuals for income but jointly for resources and approve each under whichever Q Track COA they are eligible.**

**No property search is required for this class of assistance.**

Except for AMN, an individual cannot be dually eligible for QI-1 and another Medicaid COA for ongoing eligibility. If an active

**PROCEDURES**  
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|               | QI-1 A/R applies for and is approved ongoing under another COA, close the QI-1 case. |
| <b>Step 6</b> | Approve QI-1 on the system if A/R meets all the above eligibility requirements.      |
| <b>Step 7</b> | Notify the A/R of case disposition via the system generated notice.                  |