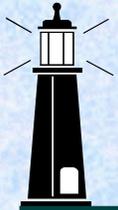


Eligibility Criteria

State Health Insurance Assistance Programs

Steps in Determining Eligibility

- Step 1: Determine if the potentially eligible
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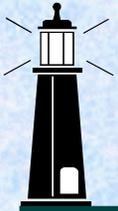


Eligibility Criteria

State Health Insurance Assistance Programs

- Step 2: Check if the individual's monthly income is within the prescribed limits:

Monthly Income Limits		Program Name
Individuals	Couples	
\$716	\$958	QMB
\$855	\$1,145	SLMB
\$960	\$1,286	QI-1
\$1,238	\$1,661	QI-2
\$1,412	\$1,895	QDWI



Income

State Health Insurance Assistance Programs

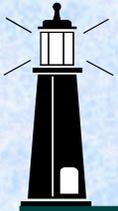
- Countable Income

- Wages
- Social Security
-]
- ,

- Income Exclusions

- First \$20 of any monthly income

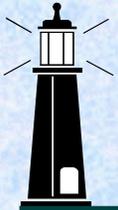




Eligibility Criteria

State Health Insurance Assistance Programs

- Step 3: Determine an individual's financial resources or assets
 - Resources must be below \$4,000 for an individual or \$6,000 for a couple to qualify



Resources

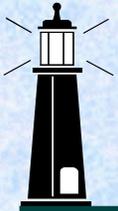
State Health Insurance Assistance Programs

- Countable Resources

- Cash
- Checking or savings accounts
- Stocks, bonds, CDs, and annuities
- Real estate and personal property
- Trusts

- Resource Exclusions

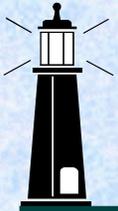
- Value of home a person lives in (\$1,500)
- Value of life insurance (up to \$1,500)



Eligibility Criteria: Further Help

State Health Insurance Assistance Programs

- Step 4 (Optional): Provide individual with sources of additional information
 - Local medical assistance and social security offices
 - SHIP (if available)
 - Area Agencies on Aging
 - Others [to be identified by SHIP]

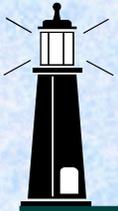


QMB Effective Date of Coverage

State Health Insurance Assistance Programs

- QMB benefits become effective at the beginning of the first calendar month after application approval
- QMB program benefits are not retroactive

January	February	March	April	May	June
Month of Application		Month of Decision	Month of benefit coverage		



Effective Date of Coverage

State Health Insurance Assistance Programs

SLMB and QI

- Benefits are retroactive for up to three months

July	August	September	October	November	December
Earliest Month of Coverage			Month of Approval		