

JEFFERSON COUNTY DEPARTMENT OF JOB AND FAMILY SERVICES

125 SOUTH FIFTH STREET - STEUBENVILLE, OHIO 43952

PHONE - 740-282-0961

FAX - 740-282-5765

EXPLANATION OF QUALIFIED MEDICARE BENEFICIARY (QMB) MEDICAID COVERAGE

Under provisions of the Medicare Catastrophe Coverage Act of 1988, the Ohio Medicaid Program will be paying the Medicare premiums, deductibles and coinsurance for Qualified Medicare Beneficiaries. Following is an explanation of QMB Medicaid.

The QMB Medicaid card is limited to the cost-sharing expenses of Medicare. The card will pay for Medicare (part A and Part B) premiums, deductibles and coinsurance.

The QMB Medicaid card will not cover the following services:

1. Routine checkups
2. Outpatient prescription drugs
3. Glasses or examination for glasses
4. Hearing aids or examination for hearing aids
5. Routine foot care (treatment of warts, however, is covered)
6. Orthopedic shoes
7. Most dental work
8. Most immunizations (pneumococcal & Hepatitis B vaccinations are covered)
9. Private duty nurses
10. "Custodial Care", unless part of hospice care
11. Homemaker services (except as part of hospice care) and meals delivered to the home.

In some instances, an individual may be eligible for QMB Medicaid and for delayed spenddown Medicaid. Individuals who are eligible for both programs will receive a QMB Medicaid card at the first of each month and a spenddown Medicaid card when the spenddown obligation is met and verified.

It is to the individual's advantage to meet the spenddown as early as possible in the month since the QMB Medicaid card will not cover many of the medical services that may be needed.

The individual must meet the spenddown by incurring medical expenses that are not covered under the QMB Medicaid card, such as prescriptions, doctor visits, etc. The spenddown may also be met through a "Pay-In" process. Your eligibility worker will review these options with you. Once an individual receives the Medicaid card through the spenddown process, it should be used for medical services.

If you have any questions regarding QMB Medicaid, delayed spenddown Medicaid or "Pay-In" spenddown Medicaid, please contact your eligibility worker at the Jefferson County Department of Job and Family Services.