**Section 120.72 Eligibility for Medicare Cost Sharing as a Qualified Medicare Beneficiary (QMB)**

a) Eligibility for Medicare cost sharing exists for Qualified Medicare Beneficiaries (QMB)s. A QMB is an individual who:

1) is a beneficiary of Medicare Part A (i.e. Hospital Insurance);

2) meets the general non-financial factors of eligibility for the Medicaid Program (see Sections 120.310, 120.311, 120.319 and 120.325);

3) has countable monthly income which does not exceed the QMB income standard (see Section 120.74); and

4) has countable assets which do not exceed the QMB asset disregard (see Section 120.382(d)).

b) When considering Social Security Benefits, the monthly amount to consider for January through the month following the month in which the annual Federal Poverty Level amounts are announced will not include the annual Retirement Survivors Disability Insurance (RSDI) Cost of Living Adjustment (COLA). For all other months of the year the full amount of RSDI benefits will be considered.

c) QMBs shall be eligible for the full range of Medicaid services (see 89 Ill. Adm. Code 140) only if they meet all eligibility requirements for Medicaid (see 89 Ill. Adm. Code 120).

d) Eligibility for Medicare cost sharing is effective the first day of the month following the QMB eligibility determination.

e) QMBs are eligible for Medicaid payment of Medicare cost sharing expenses (i.e., Part A and Part B premiums, deductibles and coinsurance (See Title XVIII of the Social Security Act.)) in accordance with Sections 120.70, 120.76 and 89 Ill. Adm. Code 140.21.

f) Eligibility for QMB status will be redetermined at least every twelve (12) months.

(Source: Amended at 15 Ill. Reg. 5302, effective April 1, 1991)