

Tennessee

QMB – The **State pays Part B Premium**. Federal law prevents Medicare providers from billing QMB enrollees for Medicare-covered services, including **deductibles, coinsurance, and copays**. This includes services covered by Medicare Advantage Plans. QMB enrollees may be responsible for a small Medicaid copay. QMB recipients automatically qualify for LIS/Extra Help, therefore, won't have **any drug deductible** and their drug copays are the LIS amount or the MA plan amount, **whichever is lower, for covered drugs**.

QMB recipients are not eligible to receive Part B Givebacks

SLMB – The State pays their **Part B Premium** and they automatically qualify for LIS/Extra Help, therefore, won't have **any drug deductible** and their drug copays are the LIS amount or the MA plan amount, **whichever is lower, for covered drugs**.

SLMB recipients are not eligible to receive Part B Givebacks

QI – The State pays their **Part B Premium** as long as federal funds are available.

QI recipients are not eligible to receive Part B Givebacks if they don't pay Part B Premiums.

QMB individuals automatically qualify for extra help without applying.

QMB+ individuals meet QMB eligibility AND meet criteria for full Medicaid coverage in their state. **Typically**

QMB and QMB+ individuals qualify for D-SNP Plans. Most carriers have lookup tools.

Typically SLMB+ individuals qualify for D-SNP Plans, but this varies by carrier. Most carriers have lookup tools.

QI individuals typically don't qualify for D-SNP programs. They have to apply annually to keep QI.

QDWI Pays the Part A premium for certain people who have disabilities and are working. Usually don't qualify for full Medicaid and do have to apply for Extra Help annually. **Extra Help without full Medicaid usually won't qualify for a D-SNP.**

Qualified Medicare Beneficiary (QMB)

Gross monthly income limits: 100% Federal Poverty Level, or FPL, + \$20**

Most states:	\$1,275 – Individual	\$1,724 – Couple
Asset limits:	\$9,430 – Individual	\$14,130 – Couple

Specified Low-income Medicare Beneficiary (SLMB)

Gross monthly income limits: 120% FPL + \$20

Most states:	\$1,526 – Individual	\$2,064 – Couple
Asset limits:	\$9,430 – Individual	\$14,130 – Couple

Qualifying Individual (QI)

Gross monthly income limits: 135% FPL + \$20

Most states:	\$1,715 – Individual	\$2,320 – Couple
Asset limits:	\$9,430 – Individual	\$14,130 – Couple