

# Important Information for People in the Qualified Medicare Beneficiary (QMB) Program

Your Oregon Health Plan-QMB (Medicaid) benefits pay for your monthly Medicare premiums, deductibles, and co-insurance amounts. If you receive your benefits from a provider enrolled with Medicaid and accepts Original Medicare, you should not have to pay anything for your Medicare covered medical services. You do not need to join a separate insurance plan to receive your Medicare covered medical benefits.

You will have small copayments for your prescription drugs. You must join a private plan for drug coverage. You can join a Prescription Drug Plan (PDP), that offers only prescription drugs, or you may join a Medicare Advantage plan that provides all Medicare covered services, hospital, doctor, and prescriptions, in one coordinated plan.

These coordinated-care plans must provide the same benefits as Original Medicare. However, there are some things that you should think about before you join a Medicare Advantage plan, or if you have a Medicare Advantage plan now.

Have you asked these questions?

1. Do your doctors and other providers bill your Medicare plan and Medicaid?
  - o You may have to pay some of the costs if your providers are not enrolled with the Oregon Health Plan (Medicaid) and do not accept your Medicare plan's payments.
2. Do you have a monthly premium for the Medicare Advantage plan?
  - o Medicaid does not pay monthly premiums for Medicare Advantage plans. You may get lower premiums for the drug coverage, due to your QMB benefit. You will be responsible for the full premium for the medical part of the plan.
3. What does the plan cover that you do not already have coverage for?
  - o Your QMB medical benefits pay for your monthly Medicare premiums, deductibles, and co-insurance amounts, as long as your provider takes Medicare and OHP. You have no cost-sharing for medical services. You will have small copayments for your Medicare-covered prescription drugs.

4. Does the Medicare Advantage plan serve where you live?
  - o Medicare Advantage plans provide services in specific areas of the state. If you enroll in a Medicare Advantage plan, you must live in and receive most of your care in that service area.

The answers to the above questions are important and may affect your OHP-QMB coverage. Please contact your worker if you have questions about your benefits.